

## Proposed NU Business Name: **SHANTA ELECTRIC**



Project identification and prepared by: Md Nasir Uddin Sheikh  
Chagal naiya, feni

Project verified by: Susanto kumar biswas



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>RAZAUL KARIM</b>
Age	:	15/07/1983( 35Years)
Education, till to date	:	Class 9
Marital status	:	married
Children	:	2Son 02 Daughter
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: East debpur, P.O: Chadgazi, P.S: Chagalniya Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>HALEMA BEGUM</b>
(iii) Father's name	:	<b>LATE: MOJIBUL HAQUE</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 5/(Female), Member ID :3524/1, Group No: 07 Member since: 05-03-2003-2011 (8Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 000/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	no He has no training
Other Own/Family Sources of Income	:	Yes ,cng,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-924671
Mother's Contact No.	:	01875-828070
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HALEMA** joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

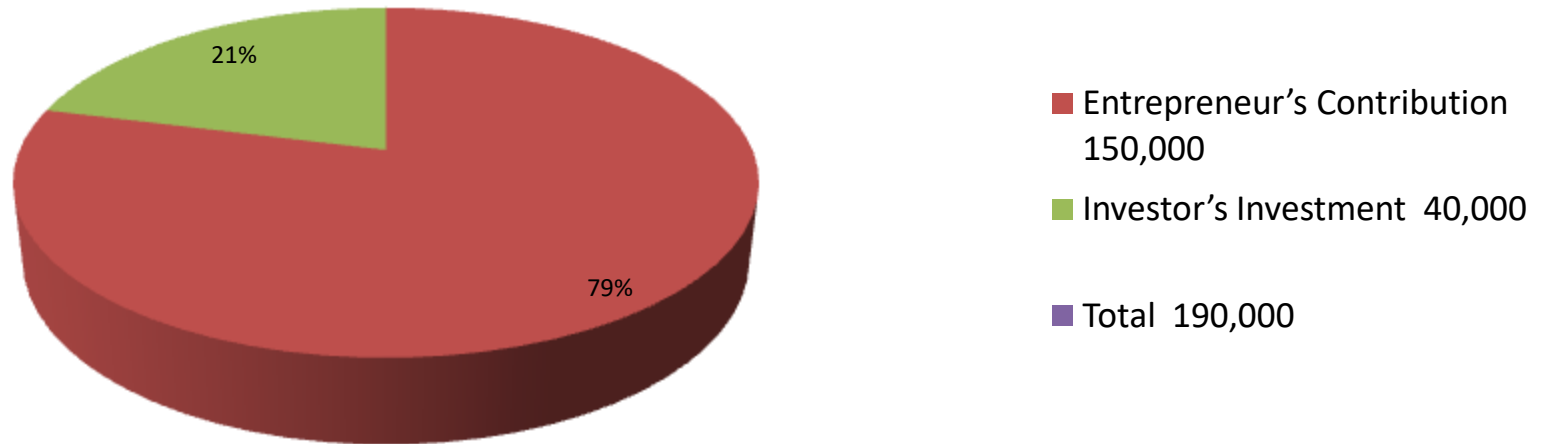
Business Name	:	<b>SHANTA ELECTRIC</b>
Location	:	Boktar hat bazar, chagalnaiya , Feni
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 1,50,000/- (from existing business) 79% Required Investment BDT40,000(as equity) 21%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 10 ft. = 150 square ft
Security of the shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods electric parts, fan parts, iron etc.</li> <li>▪Average 25% gain on sale.</li> <li>▪The business is operating by entrepreneur. No employee.</li> <li>▪He is doing his business in Renting place.</li> <li>▪Collects goods from Feni.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
electric parts,fan parts,iron etc.	3200	96000	1152000
	0	0	0
<b>Total Sales(A)</b>	<b>3200</b>	<b>96000</b>	<b>1152000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
electric parts,fan parts,iron etc.	2400	72000	864000
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24000</b>	<b>288000</b>
<b>Less Fixed Expense</b>			
Rent		1400	16800
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		12000	144000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>19600</b>	<b>235200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4400</b>	<b>52800</b>

### Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
electric	1	60,000	60,000	1	20,000	20,000	80,000
fan parts	1	20,000	20,000	1	20,000	20,000	40,000
iron	1	20,000	20,000			0	20,000
others	1	20,000	20,000			0	20,000
security	1	30,000	30,000			0	30,000
	0	0	0			0	0
	0	0	0			0	0
			0			0	0
			0			0	0
			0			0	0
<b>Total</b>	<b>5</b>	<b>150000</b>	<b>150,000</b>	<b>2</b>	<b>40,000</b>	<b>40,000</b>	<b>190,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
electric parts,fan parts,iron etc.	3500	105000	1260000	1323000	1389150
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Less Variable Expense (B)</b>					
electric parts,fan parts,iron etc.	2625	78750	945000	992250	1041863
<b>Total Variable Expense</b>	<b>2625</b>	<b>78750</b>	<b>945000</b>	<b>992250</b>	<b>1041863</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>875</b>	<b>26250</b>	<b>315000</b>	<b>330750</b>	<b>347288</b>
<b>Less Fixed Expense</b>					
Rent		1400	16800	16800	16800
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>19600</b>	<b>235200</b>	<b>235780</b>	<b>236369</b>
<b>Net Profit (E)= [C-D]</b>		<b>6650</b>	<b>79800</b>	<b>83790</b>	<b>87980</b>
<b>Investment Pay Back</b>			<b>16,000</b>	<b>16,000</b>	<b>16,000</b>



## Cash flow projection on business plan (rec. & Pay)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	79,800	83790	87979.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		63800	131590
	<b>Total Cash Inflow</b>	<b>119,800</b>	<b>147,590</b>	<b>219,570</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16000	16000	16000
	<b>Total Cash Outflow</b>	<b>56,000</b>	<b>16,000</b>	<b>16,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>63,800</b>	<b>131,590</b>	<b>203,570</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Boktar hat  
bazar, chagalnaiya , Feni  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













