

A Nobin Udyokta Project

Proposed NU Business Name : Rahman Electric (Bijli)



NU Identified and PP Prepared by :
Abu Musa Bhuiyan (Chandpur Sadar Unit)

Verified by-
Md. Nazrul Islam

Presented by
Riajul Islam Shabuj

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Riajul Islam Shabuj
Age	:	20 May 1996 (18 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers, & 1 Sisters(All are Student)
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Nazma Begum
(iii) Father's name	:	Abdur Rahman
(iv) GB member's info	:	Member since: 2005 Branch: Rajargaon Centre # 21(M), Group:07, Loanee no.:2563 First loan: Tk. 5,000 Existing loan: Tk. 9000 Outstanding: Tk. 5043 Total amount received : 2,40,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Eight

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

Present Occupation	:	Business
Trade License	:	200
Business Experiences	:	8 years Practical Training from NU's Father
Other Own/Family Sources of Income	:	Agriculture, Fisheries, Irrigation Deep Machine
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	01865017399
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2005 (10 years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU's Mother bought 1 decimal land by 1,10,000 Taka and built a house by 3,00,000 Taka with the help of GB loan. NU's Father used the loan for Agricultural works. NU expanded his existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rahman Electric (Bijli)
Address/ Location	:	Vill :Loudpara (kazibari), P/O: Janata Bazar, P/S; Hajigonj, Chandpur.
Total Investment in BDT	:	4,00,000
Financing	:	Self BDT : 2,50,000 (from existing business) - 63% Required Investment BDT : 1,50,000 (as equity) - 37%
Present salary/drawings from business (estimates)	:	BDT 8000
Proposed Salary	:	BDT 8000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock			
i. Furniture : 4,000	2,50,000		
ii. Advance : 50,000			
iii. IPS (Singer) : 25,000			
iv. Electrical Items : 1,71,000			
Proposed Stock Items:			
1. Fan 54*1500 = 81,000		1,50,000	
2. BRB 36 single core 10 Coil = 20,000			
3. BRB 29 Single 20 Coil = 20,000			
4. Plastic Board 8 Dozen = 20,000			
5. Energy Bulb = 9,000			
Total Capital	2,50,000/-	1,50,000/-	4,00,000/-

**वर्तमान अनुमानित विवरण
सम्मानित इलेक्ट्रिक (किराना)**

क्रमिक नं.	विवरण	परिमाण	दर	टोल
001	30 मिटरलैन्ड कोर P.R.B.	30 क:	2000	20.000/-
002	20 " " P.R.B.	20 "	2000	40.000/-
003	सुरेष्ठ गहूटे	40 मी:	300	20.000/-
004	फ्लोन्डा.र आग	10 "	200	20.000/-
005	सुनार्डि वायु	200 टि	220	22.000/-
006	सुनार्डि आग	20 टि	200	4.000/-
007	नारजीन फ्लोन्डा.र	20 टि	800	16.000/-
008	T.V. टि.सी.ए	80 टि	350	28.000/-
009	सुरेष्ठ (प्रदीप)	20 प.	1000	20.000/-
010	छात्रेन्ड ए.डि.	10 डि	2600	26.000/-
011	आग	10 टि	2200	22.000/-
012	आर्थिक वड	2 मी:	8200	20.000/-
013	वायु 100W. & 200W.	10 का.के	-	4.000/-
014	विद्युत इलेक्ट्रिक मान (छोटे)	10 मी:	-	20.000/-
015	सुनार्डि 3-4 (वर्ड)	10 इन्च	-	20.000/-

वर्तमान इकाईटि :- सर्वमोटे

इलेक्ट्रिक अनुमान	202,000
आरि. वि. व. म. (मिटर.र)	20.000
अनुमानित वायु	40.000
आम वायु	8,200
कुल	2,82,000/-

2,02,000/-

अवशेष धारि

1) आम वायु 8200 x 20% = 1640	(8200 ÷ 22) = 372
2) EPS = 20.000 x 20% = 4000	(4000 ÷ 22) = 181
कुल	1640 + 181 = 1821

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2000	60,000	7,20,000
<i>Less: Cost of sales</i>		48,000	5,76,000
Profit (20%) [A]		12,000	1,44,000
Add: Income from Service Charge		6000	72000
Total		18000	216000
<i>Less: Operating Costs</i>			
Electricity bill		500	6000
Mobile bill		200	2400
Present salary/Drawings- self		8000	96000
Others .		200	2400
Entertainment		200	2400
Shop Rent		500	6000
Non Cash Item:			
Depreciation Expenses		348	4176
Total Operating Cost (D)		9998	119976
Net Profit (C-D):		8002	96024

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2500	75000	900000	2700	81000	972000	3000	90000	1080000
<i>Less: Cost of sales</i>		60000	720000		64800	777600		72000	864000
Profit 20%) [A]		15000	180000		16200	194400		18000	216000
Add: Income from Service Charge		6000	72000		6000	72000		6000	72000
Total Profit		21000	252000		22200	266400		24000	288000
<i>Less: Operating Costs</i>									
Electricity bill		600	7200		600	7200		700	8400
Mobile bill		400	4800		400	4800		400	4800
Present salary/Drawings- self		8000	96000		8000	96000		8000	96000
Others		200	2400		200	2400		200	2400
Entertainment		200	2400		200	2400		200	2400
Shop Rent		500	6000		500	6000		1000	12000
Night Guard Bill		50	600		100	1200		100	1200
Depreciation Expenses		348	4176		348	4176		348	4176
Total Operating Cost (E)		10298	123576		10348	124176		10948	131376
Net Profit		10702	128424		11852	142224		13052	156624
GT payback			80000			80000			80000
Retained Income:		48424			62224			76624	

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	1,28,424	1,42,224	1,56,624
1.3	Depreciation (Non cash item)	4176	4176	4176
1.4	Opening Balance of Cash Surplus		52,600	1,19,000
	Total Cash Inflow	2,82,600	1,99,000	2,79,800
2.0	Cash Outflow			
2.1	Purchase of Product	150,000	0	
2.2	Payment of GB Loan*	0	0	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	2,30,000	80,000	80,000
3.0	Net Cash Surplus	52,600	1,19,000	1,99,800

*** As Father of NU is liable to pay GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- Availability of Products Sourcing.
- Skilled & 8 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside main road.

WEAKNESS

- Less Stock
- Lack of Investment

OPPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

THREATS

- Fire
- Theft

Pictures



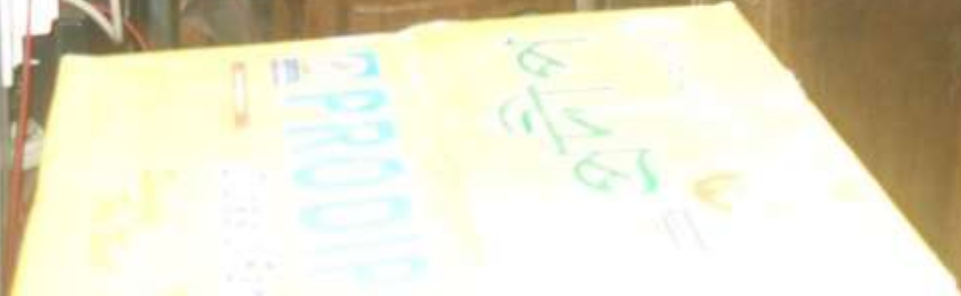


PRODIP
Cable Ties

Spools of green, orange, and white wire.

Product of Gold Nova
in Bangladesh.
: 27.15X25.56X27.15 CM
17 KG
15.5 KG
4 PCS
28 QM
PUMPER POT











Presented at
7th Internal Design Lab
On 20 April, 2015 at Grameen Trust

