

Proposed NU Business Name: **JUWEL ELECTRIC & HARDWARE**



Project identification and prepared by: Md Sirajul islam(Rasel),
Kaliakoir Unit, Gazipur

Project verified by: Md Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	JUWEL SIKDAR
Age	:	25-07-1990 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 Brother 02 Sisters
Address	:	Vill: Haturiachala P.O: Haturiachala , P.S: Kaliakoir , Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KOMOLA BEGUM
(iii) Father's name	:	JOMIR ALI SIKDAR
(iv) GB member's info	:	Branch: Haturiachala, Centre # 03 (Female), Member ID: 1152, Group No: 02 Member since: 27-06-1987 (29Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 2000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(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	:	06 years experience in running business. Own business 06 Years He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724-714573
Mother's Contact No.	:	01751-868130
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Kalakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KOMOLA BEGUM joined Grameen Bank since 29 years ago. At first she took taka loan 2000 taka from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JUWEL ELECTRIC & HARDWARE
Location	:	Rakhalia Chala, Kalaikoir, Gazipur
Total Investment in BDT	:	BDT 165,000/-
Financing	:	Self BDT 85,000/-(from existing business) 52% Required Investment BDT 80,000/-(as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 13 ft = 169 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Gang switch, Socket switch , Regulator, Handle, etc▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is own.▪Collects goods from Joydebpur, Kalaikoir▪Agreed grace period is 3 months.

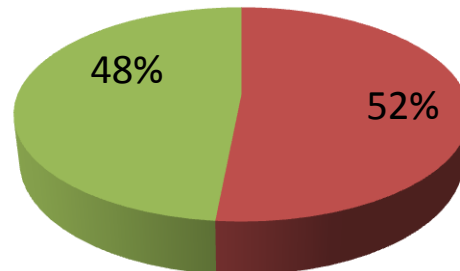
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Gang switch, Socket switch , Regulator, Handle, etc	2600	78000	936000
Total Sales (A)	2600	78000	936000
Less Variable Expense			
Gang switch, Socket switch , Regulator, Handle, etc	2080	62400	748800
Total variable Expense (B)	2,080	62400	748800
Contribution Margin (CM) [C=(A-B)]	520	15600	187200
Less Variable Expense			
Rent		1,200	14400
Electricity bill		300	3600
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Guard		120	1440
Generator		100	1200
Mobile bill		200	2400
Total fixed cost (D)		7,220	86640
Net Profit (E)= [C-D]		8,380	100560

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Gang switch	9	1780	16,020	12	2,520	30,240	46,260
Socket switch	5	800	4,000	30	460	13,800	17,800
Regulator	12	460	5,520	20	180	3,600	9,120
Dp Switch	1	1800	1,800	70	280	19,600	21,400
Spirit thinner	50	140	7,000	0	0	0	7,000
Frame	7	400	2,800	0	0	0	2,800
Hash bolt	35	185	6,475	0	0	0	6,475
Handle	40	80	3,200	50	80	4,000	7,200
Cable	0	0	8,000	25	45	1,125	9,125
Others	0	0	30,185			7,635	37,820
Total		5645	85,000	207	0	80,000	165,000

Source of Finance



- Entrepreneur's Contribution 85,000
- Investor's Investment 80,000
- Total 165,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Gang switch, Socket switch , Regulator, Handle, etc	4000	120000	1440000	1512000
Total Sales (A)	4000	120000	1440000	1512000
Less Variable Expense				
Gang switch, Socket switch , Regulator, Handle, etc	3200	96000	1152000	1209600
Total variable Expense (B)	3,200	96000	1152000	1209600
Contribution Margin (CM) [C=(A-B)	800	24000	288000	302400
Less Variable Expense				
Rent		1,200	14,400	14,400
Electricity bill		500	6000	6,500
Transportation		500	6000	6,500
Salary (self)		5000	60000	60,000
Entertainment		100	1200	1,200
Guard		120	1440	1,440
Generator		100	1200	1,200
Mobile bill		300	3600	3,800
Total fixed cost (D)		7,700	92400	93,600
Net Profit (E)= [C-D]		16300	195600	208,800
Investment Payback			48,000	48,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	195,600	208,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		147,600
	Total Cash Inflow	275600	356400
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	147,600	308400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিস্মিল্লাহির রাহমানির রাহিম

মোঃ জুয়েল সিকদার
প্রোথাইটর

জুয়েল হার্ডওয়্যার এন্ড ইলেকট্রনিক্স

এখানে সকল প্রকার হার্ডওয়্যার, ইলেকট্রনিক্স এবং
প্লাস্টিক মালামাল পাইকারী ও খুচরা বিক্রয় করা হয়।

হাটুরীয়াচালা বাজার, পাঁচ রাস্তা মোড়, কালিয়াকৈর, গাজীপুর।
01724-714573, 01671-267607, 01822-829387



मालिख
AMERICAN TASTE
100% LED
मालिख
AMERICAN TASTE
100% LED

Darkish
AMERICAN TASTE
BEST AMERICAN BLEND
Darkish

















FAMILY PICTURE

