

# Proposed NU Business Name: **AHRAHAYMAN ELECTRONIC & HARDWARE**



Project identification and prepared by: Md. Golam rusul,  
Munsignonj Unit, Munsignonj

Project verified by: Sushanto Kumar Bishwash



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

Name	:	<b>IQBAL HOSAN</b>
Age	:	19-02-1984 (32 Years)
Education, till to date	:	Class 9
Marital status	:	Married
Children	:	1 SON
No. of siblings:	:	2 Brothers & 3 Sister
Address	:	Vill: Vottacharjer bag, P.O: Poncosar, P.S: Munsigonj, Dist: Munsigonj
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>EYASMIN BEGUM</b>
(iii) Father's name	:	<b>MINAR HOSAIN SHEIKH</b>
(iv) GB member's info	:	Branch: Poncosar, Munsigonj, Centre # 8(Female), Member ID: 1578, Group No: 02 Member since: 01-02-1992(20Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: BDT nil
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has 1 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01919389783
Mother's Contact No.	:	01727-389783
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**EYASMIN BEGUM** joined Grameen Bank since 20 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>AHRAHAYMAN ELECTRONIC &amp; HARDWARE</b>
Location	:	Vottacharjer bag, Poncosar, Munsigonj
Total Investment in BDT	:	BDT 190,000/-
Financing	:	Self BDT 110000/-(from existing business) 58% Required Investment BDT 80,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; electric item etc.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Nobabpur, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

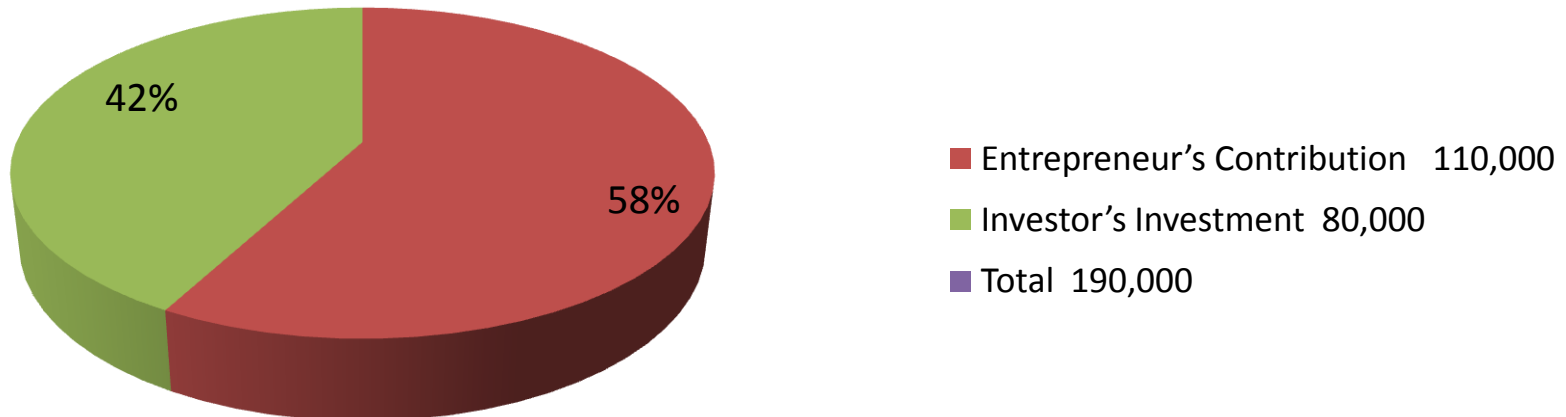
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric item	1800	54000	648000
	0	0	
	0	0	0
<b>Total sales (A)</b>	1800	54000	648000
<b>Less Variable Exp.</b>			
Electric item	1350	40500	486000
<b>Total Variable exp. (B)</b>	1350	40500	486000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>less fixed exp.</b>			
Rent		700	8400
Electricity bill		400	4800
Transportation		1200	14400
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		300	3600
Guard		0	0
Genaretor		100	1200
Mobile		100	1200
<b>total fixed cost (D)</b>		7800	93600
<b>Net profit (E) [C-D]</b>		<b>5700</b>	<b>68400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
BRB cable	7	1800	12,600	5	1,800	9,000	21,600
Holder	220	200	44,000	100	220	22,000	66,000
Plug	250	70	17,500	200	200	40,000	57,500
Energy light	100	210	21,000	260	70	18,200	39,200
Others			10,000				
Security			5,000				5,000
<b>Total</b>	<b>577</b>		<b>110,000</b>	<b>565</b>		<b>80,000</b>	<b>190,000</b>

## Source of Finance



# Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Electric Item	2700	81000	972000	1020600
<b>Total Sales (A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>
less variable Expenses				
Fuel Wood	2025	60750	729000	765450
Total variable Expenses (B)	2025	60750	729000	765450
<b>Contribution Margin (CM)= (A-B)</b>	<b>675</b>	<b>20250</b>	<b>243000</b>	<b>255150</b>
<b>Less Fixed Expenses</b>				
Rent		700	8400	8400
Electricity bill		400	4800	16000
Transportation		1500	18000	35000
Salary (self)		5000	60000	60000
Salary (staff)		0	0	0
Entertainment		300	3600	3600
Guard		0	0	0
Genaretor		100	1200	1200
Mobile		400	4800	7400
Total Fixed Cost		8400	100800	131600
<b>Net Profit (E) (C-D)</b>		<b>11850</b>	<b>142200</b>	<b>123550</b>
Investment Payback			<b>48000</b>	<b>48000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	142,200	123,550
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		94,200
	<b>Total Cash Inflow</b>	222200	217750
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
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	94,200	169750

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

































# FAMILY PICTURE

