

Proposed NU Business Name: **LUTHFOR ELECTRIC**



Project identification and prepared by: Md Saidur Rahman
Mollah

Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LUTHFOR RAHMAN
Age	:	7-2-1988 (28 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Bashi P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	BANU BEGUM
(iii) Father's name	:	MD. ISMAIL HOSSEN
(iv) GB member's info	:	Branch: Elenga Kalihati, Centre # 33(Female), Member ID: 1777, Group No: 01 Member since: 6-9-1988 (28Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 40,000/-, Outstanding loan: 0
(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	:	03 years experience in running business. He has 1 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01988-231861
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Bano Begum joined Grameen Bank since 28 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Land purchase, Dairy Farm and business.

Proposed Nobin Udyokta Business Info

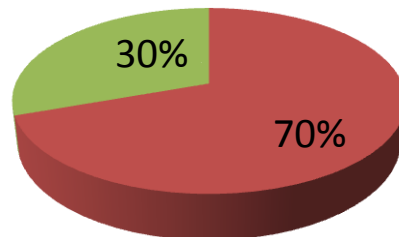
Business Name	:	LUTHFOR ELECTRIC
Location	:	Boro Basaliya Bazar, Elenga, Kalihati, Tangail
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 160,000/-(from existing business) 70% Required Investment BDT 70,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 12 ft= 180 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; LED Bulb, Poli Cable, Dish Cable, Switch etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Tangail, Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
LED Bulb, Poli Cable, Dish Cable, Switch etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
LED Bulb, Poli Cable, Dish Cable, Switch etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)	500	15,000	180,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		1,500	18,000
Entertainment		200	2,400
Total fixed Cost (D)		8,400	100,800
Net Profit (E) [C-D)		6,600	79,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Dish Cable	10	3,000	30,000	5	3,000	15,000	45,000
LED Bulb	100	300	30,000	150	300	45,000	75,000
Board (Large)	30	500	15,000	10	500	5,000	20,000
Board (Small)	120	250	30,000				30,000
Multi plug	6	300	1,800	10	300	3,000	4,800
Poli Cable	20	2000	40,000				40,000
Switch	64	50	3,200	40	50	2,000	5,200
Security	1	10000	10000				10000
Total	350		160,000	215		70,000	230,000



- Entrepreneur's Contribution 160,000
- Investor's Investment 70,000
- Total 230,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
LED Bulb, Poli Cable, Dish Cable, Switch etc.	3,000	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)					
Less. Variable Expense					
LED Bulb, Poli Cable, Dish Cable, Switch etc.	2,400	72,000	864,000	907,200	952,560
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	238,140
Less. Fixed Expense					
Rent		1,000	12,000	12,600	13,230
Electricity Bill		400	4,800	5,040	5,292
Mobile Bill		400	4,800	5,040	5,292
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,800	21,600	22,680	23,814
Entertainment		300	3,600	3,780	3,969
Total Fixed Cost		8,900	106,800	109,140	111,597
Net Profit (E) [C-D]		9,100	109,200	117,660	126,543
Investment Payback			28,000	28,000	28,000

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	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	109,200	117,660	126,543
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		81,200	170,860
	Total Cash Inflow	179,200	198,860	297,403
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	81,200	170,860	269,403

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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





MADE IN CHINA
NSK KANGAROO GOLD

GOLDEN STAR
200 WATT

ENERGY SAVING LAMP

SUPER STAR
30 WATT
Energy

S N
SONDA
MADE IN BANGLADESH

Dumarka
ABROROUGH'S SPICE
100% Pure

CASTER
BIG

ICE
ICE

ICE
ICE

SHRIF
SHRIF
SHRIF





FAMILY PICTURE

