

Proposed NU Business Name: M/S SHEKHA ELECTRIC



Project identification and prepared by: MD. Shahinur Rahman,
Sherpur Unit, Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAZZAD HOSAIN SAJU
Age	:	16-06-1984 (33 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Sister
Address	:	Vill: Shatra, P.O: Sonka, P.S: Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MST. SHAZADA KHATUN
(iii) Father's name	:	MD. MOHOSHEN ALI PRAMANIK
(iv) GB member's info	:	Branch: Sugart, Sherpur, Centre # 16 (Female), Member ID: 2341; Group No: 03 Member since: 13-02-2012 (05 Years) First loan: -10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: NILL
(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. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729-914046
Mother's Contact No.	:	01770-859716
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAZADA KHATUN joined Grameen Bank since 05 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

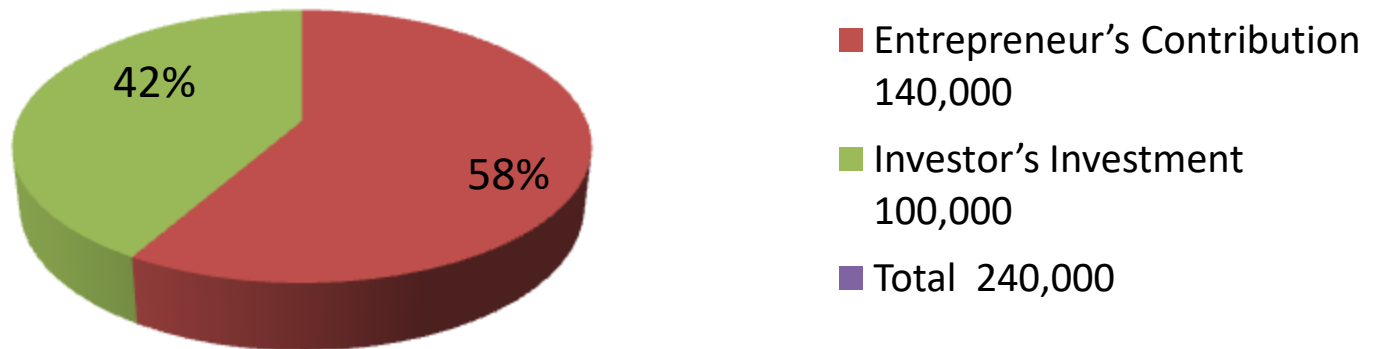
Business Name	:	M/S SHEKHA ELECTRIC
Location	:	Mirjapur, Sherpur
Total Investment in BDT	:	BDT 240,000/-
Financing	:	Self BDT 140,000/-(from existing business) 58% Required Investment BDT 100,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 09 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Anargy ballb, Plustic, Switch, Lights,Etc▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Any ballb, Plustic, Switch, Lights,Etc	3900	117000	1404000
		0	0
Total Sales(A)	3900	117000	1404000
Less Variable Expense (B)			0
Any ballb, Plustic, Switch, Lights,Etc	3510	105300	1263600
Total Variable Expense	3510	105300	1263600
Contributon Margin (CM) [C=(A-B)]	390	11700	140400
Less Fixed Expense			
Rent		500	6000
Electric Bill		200	2400
Transportaion		400	4800
Salary (Self)		5,000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator			0
Mobile Bill		400	4800
Total Fixed Cost (D)		6800	81600
Net Profit (E)= [C-D]		4900	58800

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Anagi Balp	100	230	23,000	10	2700	27,000	50,000
Plastic Borad	120	75	9,000	10	1200	12,000	21,000
Main Switc	15	305	4,575	50	230	3,050	7,625
Kabol Tar	8	1040	8,320	10	1050	10,500	18,820
TubLite,Kadaut	75	73	5,500	10	250	2,500	10,600
Arthing Rad,Socat	50	224	11,200				11,200
Bkash			30,000				30,000
Others			18,405				18,405
Security			30,000				30,000
Total	354		140,000	90		100,000	240,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Anargy ballb, Plustic, Switch, Lights,Etc	4500	135000	1620000	1701000	1786050
		0	0	0	0
Total Sales(A)	4500	135000	1620000	1701000	1786050
Less Variable Expense (B)					
Anargy ballb, Plustic, Switch, Lights,Etc	4050	121500	1458000	1530900	1607445
Total Variable Expense	4050	121500	1458000	1530900	1607445
Contributon Margin (CM) [C=(A-B)]	450	13500	162000	170100	178605
Less Fixed Expense					
Rent		500	6000	6000	6000
Electric Bill		200	2400	2700	3000
Transportaion		400	4800	5040	5292
Salary (Self)		5,000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator			0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		6800	81600	82240	82892
Net Profit (E)= [C-D]		6700	80400	84420	88641
Investment Pay Back			40,000	40,000	40,000

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	50,000		
1.2	Net Profit	80,400	84420	88641
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		40400	84820
	Total Cash Inflow	130,400	124,820	173,461
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	90,000	40,000	40,000
3	Net Cash Surplus	40,400	84,820	133,461

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:09 Others:0
Experience & Skill : 10 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









FAMILY PICTURE

