

**Proposed NU Business Name: BHUIYAN ELECTRIC**



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Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



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

Name	:	<b>MAMUN BHUIYAN</b>
Age	:	20-07-1982 (35 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Son & 0 Daughter
No. of siblings:	:	04 Brothers & 02 Sisters
Address	:	Vill: Uttor Panuia, P.O: Reju Mia, P.S: Chagolnya, Dist: Feni.
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>ASKIRER NESA BHUIYAN</b>
(iii) Father's name	:	<b>MOSTOFA KAMAL BHUIYAN</b>
(iv) GB member's info	:	Branch: Pathan Najor, Centre # 09(Female), Member ID: 1525/2, Group No: 05 Member since 2007-2014 (06Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	10 Years experience in the business and 08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-993997
Mother's Contact No.	:	01812-025822
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASKIRER NESHA BHUIYAN** joined Grameen Bank since 07 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>: BHUIYAN ELECTONIC</b>
Location	:	Chadgazi bottoly Bazer,chagolnya, Fani
Total Investment in BDT	:	BDT 3,40,000/-
Financing	:	Self BDT 2,60,000/-(from existing business) 76% Required Investment BDT 80,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7.50 ft x 16 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"> <li>▪He has run his Business.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪Collects goods from Fani.</li> <li>▪Average 20 % gain on sales.</li> <li>▪The Shop is rented.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

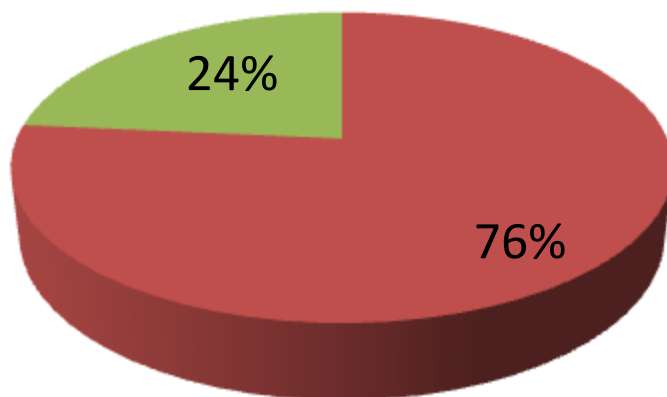
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobile charger,Charger Light,Wall watch,watch	2200	66000	792000
	0	0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Mobile charger,Charger Light,Wall watch,watch	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		2500	30000
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Mobil Bill		300	3600
Total Fixed Cost (D)		8800	105600
Net Profit (E)= [C-D]		4400	52800

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
wall watch	30	500	15000	60	500	30000	45000
Hand Watch	200	300	60000	50	300	15000	75000
Mobile charger	50	250	12500	100	250	0	12500
Charger	50	70	3500			0	3500
Charger Laight	200	250	50000			0	50000
Catching	250	40	10000	250	40	10000	0
Security			50000			0	
Others			59000		0	25000	84000
						0	0
<b>Total</b>	<b>550</b>		<b>260000</b>	<b>460</b>		<b>80,000</b>	<b>340,000</b>

### Source of Finance



- Entrepreneur's Contribution  
260,000
- Investor's Investment 80,000
- Total 340,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Mobile charger,Charger Light,Wall watch,watch	2700	81000	972000	1020600	1071630
<b>Total Sales(A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>	<b>1071630</b>
<b>Less Variable Expense (B)</b>					
Mobile charger,Charger Light,Wall watch,watch	2160	64800	777600	816480	857304
<b>Total Variable Expense</b>	<b>2160</b>	<b>64800</b>	<b>777600</b>	<b>816480</b>	<b>857304</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>540</b>	<b>16200</b>	<b>194400</b>	<b>204120</b>	<b>214326</b>
<b>Less Fixed Expense</b>					
Rent		2500	30000	30000	30000
Electric Bill		500	6000	6300	6600
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>8800</b>	<b>105600</b>	<b>106180</b>	<b>106769</b>
<b>Net Profit (E)= [C-D]</b>		<b>7400</b>	<b>88800</b>	<b>93240</b>	<b>97902</b>
<b>Investment Pay Back</b>			<b>32,000</b>	<b>32,000</b>	<b>32,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		60800	126040
	<b>Total Cash Inflow</b>	<b>168,800</b>	<b>154,040</b>	<b>223,942</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	<b>Total Cash Outflow</b>	<b>108,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60,800</b>	<b>126,040</b>	<b>195,942</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 Years  
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

Pictures















# FAMILY PICTURE

