

Proposed NU Business Name: **SIRAJ ELECTRIC**



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Sonagazi Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	SIRAJUL ISLAM
Age	:	15-03-1984 (33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	1 Brother & 3 Sisters
Address	:	Vill: Corchandia, P.O: Bhuiyar Bazar, P.S: Sonagazi, 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	:	NURJAHAN
(iii) Father's name	:	LATE. ENAMUL HOQ
(iv) GB member's info	:	Branch: Chorchandia Sonagazi, Centre # 27 (Female), Member ID: 4232/1, Group No: 08 Member since: 05-04-2006 to 2014 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: BDT /-
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01813-934763
Mother's Contact No.	:	01869-016622
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

NURJAHAN joined Grameen Bank since 08 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	:	SIRAJ ELECTRIC
Location	:	Takia road, Sonagazi, Feni
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 180,000/-(from existing business) 78% Required Investment BDT 50,000/-(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 10 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪Electric item retailer.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 2 employees.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

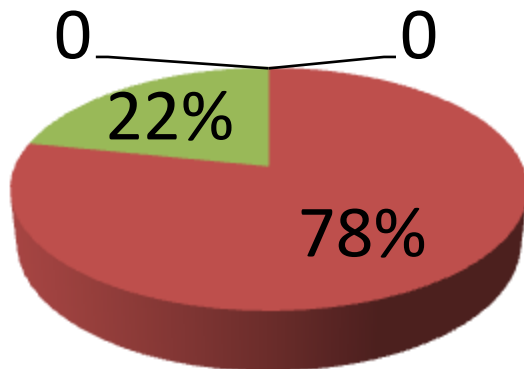
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Electric Item	110,000	1,320,000
Total Sales (A)	110,000	1,320,000
Less. Variable Expense		
Electric Item	88,000	1,056,000
Total variable Expense (B)	88,000	1,056,000
Contribution Margin (CM) [C=(A-B)]	22,000	264,000
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Rent	1,200	14,400
Entertainment	400	4,800
Transportation	1,000	12,000
Salary (staff)	7,000	84,000
Total fixed Cost (D)	15,400	184,800
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
Cable	20	1100	22,000	20	1100	22,000	44,000
Bulb	50	250	12,500	40	250	10,000	22,500
Switch	1	10000	10,000	0	0	0	10,000
Fan	10	1200	12,000	10	1200	12,000	24,000
Generator	1	45000	45,000	0	0	0	45,000
Lighiting	1	48500	48,500	1	2000	2,000	50,500
Security	1	30000	30,000	0	0	0	30,000
Charger Light	0	0	0	20	200	4,000	4,000
Total	84	136050	180,000	91	4,750	50,000	230,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2 Year	3 Year
Revenue (sales)				
Electric Item	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense				
Electric Item	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	27,000	324,000	340,200	357,210
Less. Fixed Expense				
Electricity Bill	500	6,000	6,000	6,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Rent	1,200	14,400	14,400	14,400
Entertainment	400	4,800	5,500	6,000
Transportation	1,200	14,400	16,500	18,500
Salary (staff)	7,000	84,000	84,000	84,000
Total Fixed Cost	15,700	188,400	191,900	194,900
Net Profit (E) [C-D]	11,300	135,600	148,300	162,310
Investment Payback		20,000	20,000	20,000

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	135,600	148,300	162,310
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		115,600	243,900
	Total Cash Inflow	185,600	263,900	406,210
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	115,600	243,900	386,210

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:02
Experience & Skill : 15 Years:
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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সিঁরাজ লাইটিং হাউজ

আবশ্যিক ইলেকট্রিক সামগ্রী পাওয়া যায়। বিয়ে সহ যে কোন অনুষ্ঠানে ঘেঁনারেটর ও আলোকসজ্জা তৈরি দেওয়া হয় এবং হাউজ পরিষ্কার করা হয়।



FAMILY PICTURE

