

Proposed NU Business Name: **IQBAL ELECTRIC**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD IQBAL
Age	:	15-03-1982 (35 Years)
Education, till to date	:	SSC
Marital status	:	Married
No. of siblings:	:	06 Brothers 01 Sisters
Address	:	Vill: Mozlishpur P.O: Jowar kasar ; P.S: Feni Sadar ; 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	:	ANOWARA BEGUM
(iii) Father's name	:	LATE ABDUL GOFRAN
(iv) GB member's info	:	Branch: Dhormapur Feni, Centre # 25 (Female), Member ID: 2528, Group No: 05 Member since: 20-07-2000 To 01/02/2007 (16 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 50,000 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	:	12 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01989-914479
Family's Contact No.	:	01916-827785
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANOWARA BEGUM joined Grameen Bank since 06 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	IQBAL ELECTRIC
Location	:	Alim Uddin Road, Feni
Total Investment in BDT	:	BDT 479,050/-
Financing	:	Self BDT 419,050/- (from existing business) 87% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 150 square ft
Security	:	150,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cables, Pipe, Fittings, Fan, Bulb, etc▪Average 20% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing 05 employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cables, Pipe, Fittings, Fan, Bulb, etc	12,000	360,000	4,320,000
Total Sales (A)	12,000	360,000	4,320,000
Less Variable Expense			
Cables, Pipe, Fittings, Fan, Bulb, etc	9,600	288,000	3,456,000
Total variable Expense (B)	9,600	288,000	3,456,000
Contribution Margin (CM) [C=(A-B)	2,400	72,000	864,000
Less Variable Expense			
Rent		7,000	84,000
Electricity bill		3000	36,000
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staff)		45,000	540,000
Entertainment		500	6,000
Guard		200	2,400
Generator		150	1,800
Mobile bill		300	3,600
Total fixed cost (D)		64,150	769,800
Net Profit (E)= [C-D]		7,850	94,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Electric Cable	60	2500	150,000	10	2500	25,000	175,000
Celling Fan	10	2200	22,000	10	2200	22,000	44,000
Energy Light	200	200	40,000	65	200	13,000	53,000
LED Light	20	250	5,000	0	0	0	5,000
Gang Switch	100	220	22,000	0	0	0	22,000
Piano Switch	15	190	2,850	0	0	0	2,850
Sarkit Breker	60	170	10,200	0	0	0	10,200
Holder	100	25	2,500	0	0	0	2,500
Celling Rose	100	25	2,500	0	0	0	2,500
PVC Pipe	3000	4	12,000	0	0	0	12,000
Security	1	0	150,000	0	0	0	150,000
Total	3666	5784	419,050	85	4900	60,000	479,050

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Cables, Pipe, Fittings, Fan, Bulb, etc	13,000	390,000	4680000	4914000	5159700
Total Sales (A)	13,000	390,000	4680000	4914000	5159700
Less Variable Expense					
Cables, Pipe, Fittings, Fan, Bulb, etc	10,400	312,000	3744000	3931200	4127760
Total variable Expense (B)	10,400	312,000	3744000	3931200	4127760
Contribution Margin (CM) [C=(A-B)	2,600	78,000	936000	982800	1031940
Less Variable Expense					
Rent		7,000	84,000	84,000	84,000
Electricity bill		3,500	42,000	24,500	25,000
Transportation		3,500	42,000	42,500	43,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		45,000	540,000	540,000	540,000
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator		150	1,800	1,800	1,800
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		65,250	783,000	766,200	767,500
Net Profit (E)= [C-D]		12,750	153,000	216,600	264,440

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	153,000	216,600	264,440
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		129,000	321,600
	Total Cash Inflow	213,000	345,600	586,040
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	129,000	321,600	562,040

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 05 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











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মেসার্স ইকবাল ইলেকট্রিক ইলেকট্রনিক্স সার্ভিস সেন্টার

হাজী আলীমুদ্দিন সড়ক, নতুন তেলিচাঁই অফিস, ফেলী। ফোন : ০৯৮৩৩-০৩৪৫৯২



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বিকাশ স্টোর



FAMILY PICTURE

