

## Proposed NU Business Name: **SUJON ELECTRIC AND HARDWARE**



Project identification and prepared by: Motiar Rahman,  
Dhigor Unit, Tangail

Project verified by: Md Rofiqul Islam



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

Name	:	<b>MD. MEZBHAHUL ALAM</b>
Age	:	03-06-1987 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	2 Brothers & 2 Sisters
Present Address	:	Vill: Hajipur, P.O: Nagbari, P.S: Ghatail 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	:	<b>MORIUM BEGUM</b>
(iii) Father's name	:	<b>MD. JAFOR ALI</b>
(iv) GB member's info	:	Branch: Pakutia, Centre # 01 (Female), Member ID: 1009, Group No: 01 Member since: 15-03-2006 (10 Years) First loan: 5,000 taka.
Further Information:	:	Existing loan: BDT 20,000 Outstanding loan: BDT 11,760
(v) Who pays GB loan installment	:	Father and Son : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(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	:	Four years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-737171
Father Contact No.	:	01737-221992
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Morium Begum is a member of Grameen Bank since 10 years. At first she took 5,000 taka loan from Grameen Bank. Morium Begum gradually took loan from GB. Utilize loan in agriculture and Son Business. She made proper sanitation system.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUJON ELECTRIC AND HARDWARE</b>
Location	:	Pakutia Bazar, Ghatail, , Tangail.
Total Investment in BDT	:	6,00,000 taka
Financing	:	Self BDT 4,00,000 (from existing business) 67% Required Investment BDT 2,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing electric product like; Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS ,Malamine Set, Jug, Mug Plastic Chair, Table, Bucket, Basket, Rack etc.</li> <li>▪Average 15% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪Collects goods from Tangail , Madupur &amp; Pakutia Bazar.</li> <li>▪The shop is Contracted.</li> <li>▪Agreed grace period is 4 months.</li> </ul>

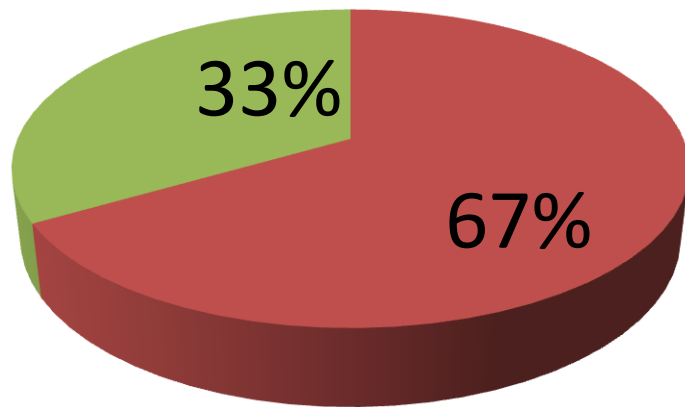
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS ,Malamine Set, Jug, Mug Plastic Chair, Table, Bucket, Basket, Rack etc	4,000	120,000	1,440,000
<b>Total Sales (A)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Less. Variable Expense</b>			
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS ,Malamine Set, Jug, Mug Plastic Chair, Table, Bucket, Basket, Rack etc	3,400	102,000	1,224,000
<b>Total variable Expense (B)</b>	<b>3,400</b>	<b>102,000</b>	<b>1,224,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		600	7,200
Transportation		500	6,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		100	1,200
<b>Total fixed Cost (D)</b>		<b>8,800</b>	<b>105,600</b>
<b>Net Profit (E) [C-D]</b>		<b>9,200</b>	<b>110,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Tape, Gang switch, Malamine Set, Rice cooker, etc	1,00,000	1,50,000	2,50,000
Jug, Mug Plastic Chair, Table, Bucket, Basket, Rack	40,000	50,000	90,000
Rack	10,000	-	10,000
Security	2,50,000	-	2,50,000
<b>Total</b>	<b>4,00,000</b>	<b>2,00,000</b>	<b>6,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 200,000
- Total 600,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS ,Malamine Set, Jug, Mug Plastic Chair, Table, Bucket, Basket, Rack etc	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Fan, Cable, Switch, Switch board, Bulb, Energy bulb, Socket, Holder, Multiplug, Rice cooker, Tape, Gang switch, IPS ,Malamine Set, Jug, Mug Plastic Chair, Table, Bucket, Basket, Rack etc	5,950	178,500	2,142,000	2,249,100	2,361,555
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>	<b>2,249,100</b>	<b>2,361,555</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	4,000	4,500
Mobile bill & SMS Monitoring		850	10,200	10,500	11,000
Transportation		1,000	12,000	14,000	16,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,000	5,300
Guard		100	1,200	1,500	1,800
<b>Non Cash Item</b>					
Depreciation		83	1,000	1,000	1,000
<b>Total Fixed Cost</b>		<b>13,733</b>	<b>164,800</b>	<b>168,000</b>	<b>171,600</b>
<b>Net Profit (E) [C-D]</b>		<b>17,767</b>	<b>213,200</b>	<b>228,900</b>	<b>245,145</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</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	200,000		
1.2	Net Profit	213,200	228,900	245,145
1.3	Depreciation (Non cash item)	1,000	1,000	1,000
1.4	Opening Balance of Cash Surplus		134,200	284,100
	<b>Total Cash Inflow</b>	<b>414,200</b>	<b>364,100</b>	<b>530,245</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>134,200</b>	<b>284,100</b>	<b>450,245</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

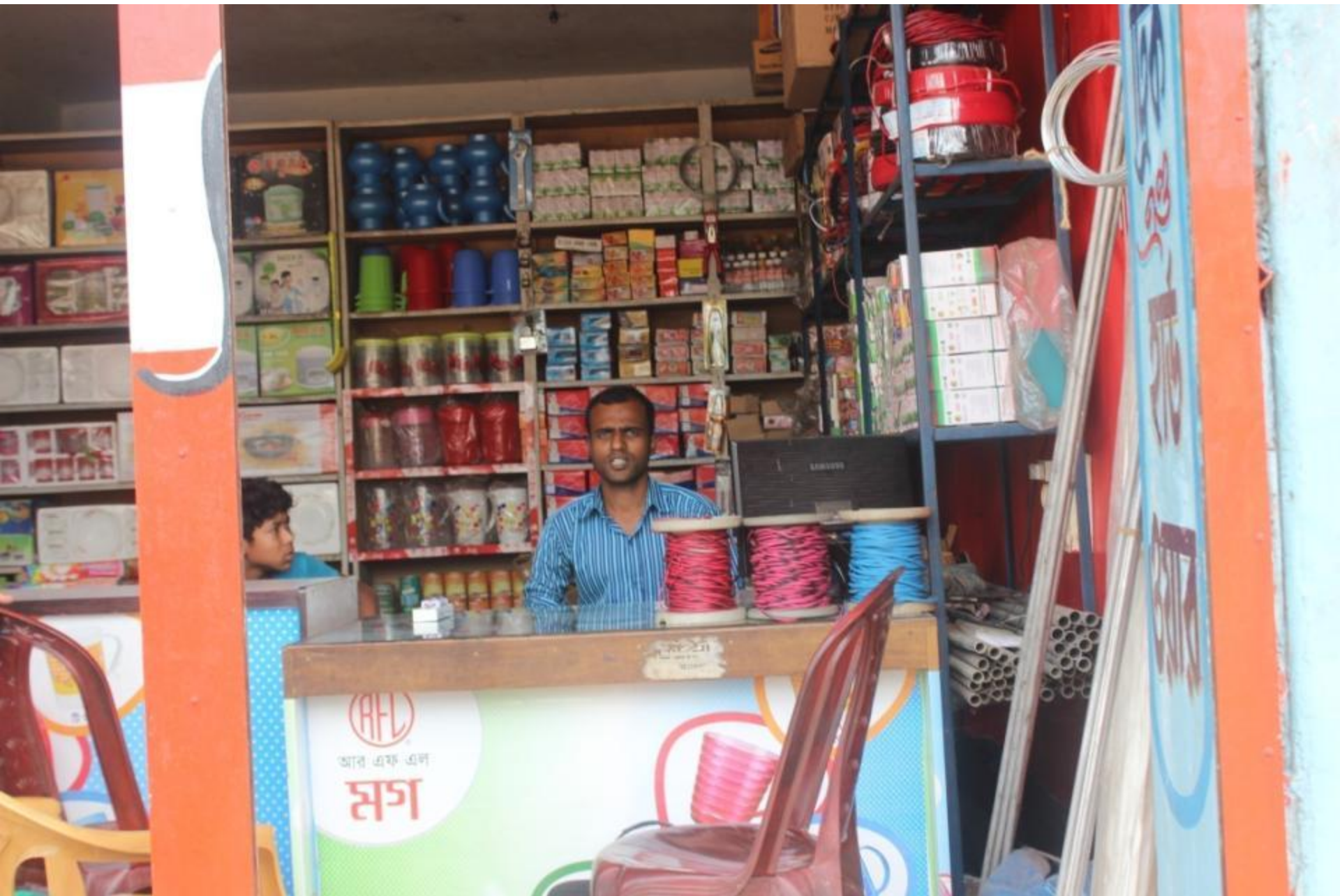
## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures





Authorized Retailer



আর এফ এল

# BONDHU Shop

হার্ডওয়্যার এন্ড ইলেকট্রিক

ঘাটাইল, টাঙ্গাইল। ০১৭২১-৭৩৭১৭১

## সুজন হার্ডওয়্যার এন্ড ইলেকট্রিক



এখানে সকল প্রকার হার্ডওয়্যার সামগ্রী ও ইলেকট্রিক সরঞ্জামাদি বিক্রয় করা হয়।



লাকটিয়া বাসস্ট্যান্ড, ঘাটাইল, টাঙ্গাইল। মোবাইল ০১৭২১-৭৩৭১৭১

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কিঁতে বিক্রি নেই





আর এফ এল

# BONDHU

# Shop

## সুজন হার্ডওয়্যার এন্ড ইলেকট্রিক

বাজার, ঘাটাইল, টাঙ্গাইল। ০১৭২১-৭৩৭১৭১

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সেবা / সার্ভিস / মেরামত



এখানে সকল প্রকার হার্ডওয়্যার সামগ্রী ও ইলেকট্রিক সরঞ্জামাদি বিক্রয় করা হয়।

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এখানে

# সুজন

## কিঁতে বিক্রি নেই





সুস্বাদু  
পাওয়া যায়



বাকিতে

কি নেই







BONDHU

৩৬ নং সড়ক  
সামগ্রী  
পাওয়া যায়

আবর্তে  
ফলে

Bangla  
Vixell  
PRODIP  
PRODIP  
PRODIP  
PRODIP









# FAMILY PICTURE

