

Proposed NU Business Name: **RAHMAN ELECTRIC**

Project identification and prepared by: Md Anser Ali
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Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUR RAHMAN
Age	:	1-1-1996 (21 Years)
Education, till to date	:	Class 8
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brothers & 2 Sister
Address	:	Vill: Bil Palima, P.O: Palima P.S: Kalihati 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	:	MST BASIRON BEGUM
(iii) Father's name	:	MD. ABDUL HAKIM
(iv) GB member's info	:	Branch: Palima Kalihati, Centre # 32(Female), Member ID: 3265, Group No: 04 Member since: 8-6-1992 (24Years) First loan: BDT 2,500
Further Information:		Existing Loan: BDT 8,000/-, Outstanding loan: 6,416
(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	:	08 years experience in running business. He has 4 year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733-883292
Mother's Contact No.	:	01710-334139
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MESS BASIRON BEGUM joined Grameen Bank since 24 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agricultural business.

Proposed Nobin Udyokta Business Info

Business Name	:	RAHMAN ELECTRIC
Location	:	Palima Bazar, Kalihati, Tangail
Total Investment in BDT	:	BDT 155,000/-
Financing	:	Self BDT 105,000/-(from existing business) 68% Required Investment BDT 50,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	9 ft x 14 ft= 126 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Electric Cable, Motor, Volt Stabilizer etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from Tangail.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Cable, Motor, Volt Stabilizer etc.	2,000	60,000	720,000
Total Sales (A)	2,000	60,000	720,000
Less. Variable Expense			
Electric Cable, Motor, Volt Stabilizer etc.	1,600	48,000	576,000
Total variable Expense (B)	1,600	48,000	576,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	144,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		700	8,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		600	7,200
Entertainment		300	3,600
Security Guard		200	2,400
Total fixed Cost (D)		8,000	96,000
Net Profit (E) [C-D]		4,000	48,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Copper Cable	15	1,000	15,000	2 Ril	20,000	40,000	55,000
Motor	2	1,000	2,000	2	3,000	6,000	8,000
Volt Stabilizer	15	2,000	30,000				30,000
Electric Cable	4	1,500	6,000	2	1,500	3,000	9,000
Capacitor	20	100	2,000	10	100	1,000	3,000
Security	1	50000	50000				50000
Total	56		105,000	16		50,000	155,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Electric Cable, Motor, Volt Stabilizer etc.	2,500	75,000	900,000	945,000	992,250
Total Sales (A)	2,500	75,000	900,000	945,000	992,250
Less. Variable Expense					
Electric Cable, Motor, Volt Stabilizer etc.	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000	189,000	198,450
Less. Fixed Expense					
Rent		1,000	12,000	12,600	13,230
Electricity Bill		800	9,600	10,080	10,584
Mobile Bill		300	3,600	3,780	3,969
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	10,080	10,584
Entertainment		400	4,800	5,040	5,292
Security Guard		200	2,400	2,520	2,646
Total Fixed Cost		8,500	102,000	104,100	106,305
Net Profit (E) [C-D]		6,500	78,000	84,900	92,145
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	78,000	84,900	92,145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58,000	122,900
	Total Cash Inflow	128,000	142,900	215,045
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	58,000	122,900	195,045

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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