

Proposed NU Business Name: HUSHEN ELECTRONIC & ELECTRIC



Project identification and prepared by: Md: Nasir Khan
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: HUSHEN ALLI
Age	:	25-05-1983(34 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	01 Gril
No. of siblings:	:	3 Brothers & 1 sister
Address	:	Vill:Gopinathpur,P.O:sontea,P.S:Jamalpur, Dist: Jamalpur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST : ROWSONARA
(iii) Father's name	:	Late : JIRAN ALLI
(iv) GB member's info	:	Branch: Dignait Jamalpur ,Centre # 40 (Female), Member ID: 4466, Group No: 02 Member since: 2005-2017 raning(12 Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 35,000Outstanding loan:17,290Taka
(v) Who pays GB loan installment	:	Mother
(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	:	11 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01714-740794
Family's Contact No.	:	01631-342620
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. ROWSONARA Joined Grameen Bank Since 12 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	HUSHEN ELECTRONIC & ELECTRIC
Location	:	Sontea bazar Jamalpur.
Total Investment in BDT	:	BDT205,000
Financing	:	Self BDT 155,000(from existing business) 76% Investors Investment BDT 50,000(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft*10ft= 100 Square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Tv,Energy balp,charjer,betary etc ▪Average 40% gain on sale. ▪The business is operating by entrepreneur. Existing no Employees. ▪The Shop is Rented ▪Collects goods from Jamalpur. ▪Agreed grace period is 3 months.

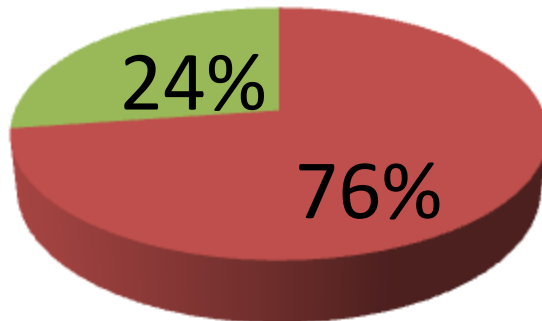
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Tv, Energy balp, charjer,betary etc	1,000	30,000	360,000
		0	0
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Tv, Energy balp, charjer, betary etc	900	27,000	324,000
		0	0
Total variable Expense (B)	900	27,000	324,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		800	9,600
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Genaretor		200	2,400
Transportation		1,000	12,000
Entertainment		500	6,000
Guard		50	600
Bank service Charge		0	0
Total fixed Cost (D)		8,350	100,200
Net Profit (E) [C-D]		9,650	115,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tv	10p	10,000	100,000			25,000	125,000
Energy balp	10p	210	2,000			10,000	12,000
Charjer betary			3,000			15,000	18,000
Security			50,000				50,000
Total			155,000			50,000	205,000

Source of Finance



Entrepreneur
Investment:155,000
Investor Investment:50,000
Total Investment:205,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
Khat,owdrop,shocase,desine table etc	1,500	45,000	540,000	567,000
Total Sales (A)	1,500	45,000	567,000	567,000
Less. Variable Expense				
Khat,owdrop,shocase,desine table etc	1,350	40,500	486,000	510,300
Total variable Expense(B)	1,350	40,500	486,000	510,300
Contribution Margin (CM) [C=(A-B)]	650	19,500	234,000	245,700
Less. Fixed Expense				
Rent		600	7,200	7,200
Electricity Bill		800	9,600	10,000
Mobile Bill		200	2,400	2,400
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	13,000
Entertainment		500	6,000	6,500
Guard		50	600	650
Genaretor		200	2,400	2,400
Total Fixed Cost		8,350	100,200	102,150
Net Profit (E) [C-D]		11,150	133,800	143,550
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	133,800	143,550
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		103,800
	Total Cash Inflow	183,800	247,350
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)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	103,800	217,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 11 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

