

Proposed NU Business Name: ARIF ELECTRICITY



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Brief Bio of The Proposed Nobin Udyokta

Name	:	JOSHIM UDDIN
Age	:	25-06-1984 (33Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	3 Son 1 Daughter
No. of siblings:	:	03 Brothers, 02 Sisters
Address	:	Vill: Ramchandrapur P.O: Boktarmunshi 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	:	SOKHINA KHATUN
(iii) Father's name	:	ABDUR RAJJAK
(iv) GB member's info	:	Branch : Mongolkandi, Sonagazi Centre 18 (Female), Member ID: 1754, Group No: 03 Member since: 16-04-2001-05/06/2007(06 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 20000, 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.)	:	Yes
Business Experiences and Training Info	:	15 years experience in running business.15 Years in own business She has no training.
Other Own/Family Sources of Income	:	Generetor Workshop
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01817400015
Family's Contact No.	:	01858174786
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA KHATUN joined Grameen Bank since 06 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

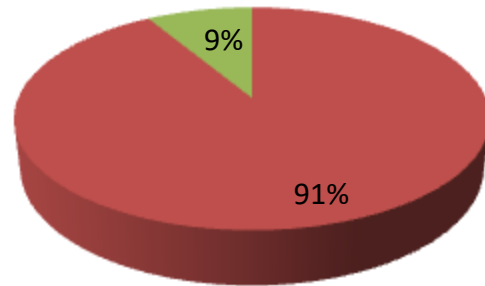
Proposed Nobin Udyokta Business Info

Business Name	:	ARIF ELECTRICITY
Location	:	Dakbanglabazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 581,000/-
Financing	:	Self BDT 531000/- (from existing business) 81% Required Investment BDT 50,000/- (as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	13ft x 15 ft= 195 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Fitness parts,Electronics product,Mobile,Glass,e.t.c▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing 4 employee.▪The shop rented.▪Collects goods from Feni,Chittagong▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Fitness parts,Electronics product,Mobile,Glass,e.t.c	10200	306000	3672000
		0	0
Total Sales(A)	10200	306000	3672000
Less Variable Expense (B)			0
Fitness parts,Electronics product,Mobile,Glass,e.t.c	8670	260100	3121200
Total Variable Expense	8670	260100	3121200
Contributon Margin (CM) [C=(A-B)]	1530	45900	550800
Less Fixed Expense			
Rent		1400	16800
Electric Bill		1500	18000
Transportaion		1,500	18000
Salary (Self)		5000	60000
Salary (Staff)		31000	372000
Entertainment		400	4800
Guard		300	3600
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		41600	499200
Net Profit (E)= [C-D]		4300	51600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fitness parts			200000			35,250	235,250
Electronics product			150000			10,500	160,500
Mobile			22000			4,250	26,250
Glass			12000				12,000
							0
							0
							0
others			47000				47,000
Security			100000				100,000
							0
	128	0	531,000	0	0	50,000	581000

Source of Finance



- Entrepreneur's Contribution 531,000
- Investor's Investment 50,000
- Total 581,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fitness parts,Electronics product,Mobile,Glass,e.t.c	10800	324000	3888000	4082400	4286520
Total Sales(A)	10800	324000	3888000	4082400	4286520
Less Variable Expense (B)					
Fitness parts,Electronics product,Mobile,Glass,e.t.c	9180	275400	3304800	3470040	3643542
Total Variable Expense	9180	275400	3304800	3470040	3643542
Contributon Margin (CM) [C=(A-B)]	1620	48600	583200	612360	642978
Less Fixed Expense					
Rent		1400	16800	16800	16800
Electric Bill		1500	18000	216000	2592000
Transportaion		1,500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		31000	372000	372000	372000
Entertainment		400	4800	4800	4800
Guard		300	3600	3600	3600
Generator		200	2400	2400	2400
Mobile Bill		300	3600	0	0
Total Fixed Cost (D)		41600	496800	692100	3069045
Net Profit (E)= [C-D]		7000	84000	88200	92610
Investment Pay Back			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	84,000	88200	92610
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		64000	132200
	Total Cash Inflow	134,000	152,200	224,810
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	64,000	132,200	204,810

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 15 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



FAMILY PICTURE