

**Proposed NU Business Name: M/S RAHMAN ELECTRIC**



Project identification and prepared by: Romendronath Halder  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

|  |   |  |
|--|---|--|
| Name   | : | <b>MD. JILLUR RAHMAN</b>   |
| Age  | : | 15-02-1985<br>(32Years)  |
| Education, till to date                        | : | Class ten  |
| Marital status                                 | : | Married  |
| Children                                       | : | 1 Son  |
| No. of siblings:                               | : | 3 Brothers   |
| Address  | : | Vill: Bakhriya P.O: Sonagazi 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                             | : | <b>ROSHNARA BEGUM</b>  |
| (iii) Father's name                            | : | <b>LET. ABDUL KUDDUS</b>   |
| (iv) GB member's info                          | : | Branch : Charchandiya, Sonagazi Centre 85 (Female),<br>Member ID: 9597/1, Group No: 05<br>Member since: 13-07-2012 (05years)<br>First loan: BDT 5000 |
| Further Information:                           |   | Existing loan: BDT 8000, Outstanding Loan: 7840  |
| (v) Who pays GB loan installment               | : | Own  |
| (vi) Mobile lady                               | : | No   |
| (vii) Grameen Education Loan                   | : | No   |
| (viii) Any other loan like GB,<br>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.) | : | No  |
| Business Experiences and Training Info  | : | 15 years experience in running business.15 Years in own business<br>He has no training. |
| Other Own/Family Sources of Income  | : | None  |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01816228557   |
| Family's Contact No.  | : | -   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni                                |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROSHNARA BEGUM** joined Grameen Bank since 05 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

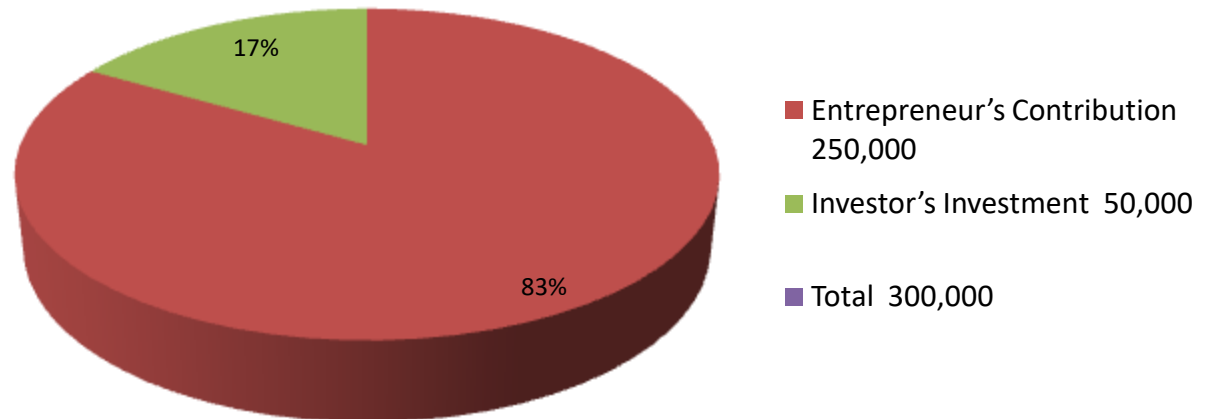
## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>M/S RAHMAN ELECTRIC</b>  |
| Location  | : | Pourosavar geter poshim pashe ,Sonagazi, Feni   |
| Total Investment in BDT                           | : | BDT 300,000/-   |
| Financing   | : | Self BDT 250000/- (from existing business) 83%<br>Required Investment BDT 50,000/- (as equity) 17%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 10ft x 12 ft= 120 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Electric Producte.t.c</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Chittagong</li><li>▪Agreed grace period is 3 months.</li></ul> |

| Existing                          |       |         |        |
|-----------------------------------|-------|---------|--------|
| Particular                        | Daily | Monthly | Yearly |
| Revenue (Sale)                    |       |         |        |
| Electric Producte.t.c             | 2000  | 60000   | 720000 |
|                                   | 0     | 0       | 0      |
| Total Sales(A)                    | 2000  | 60000   | 720000 |
| Less Variable Expense (B)         |       |         | 0      |
| Electric Producte.t.c             | 1600  | 48000   | 576000 |
| Total Variable Expense            | 1600  | 48000   | 576000 |
| Contributon Margin (CM) [C=(A-B)] | 400   | 12000   | 144000 |
| Less Fixed Expense                |       |         |        |
| Rent                              |       | 1000    | 12000  |
| Electric Bill                     |       | 300     | 3600   |
| Transportaion                     |       | 500     | 6000   |
| Salary (Self)                     |       | 5000    | 60000  |
| Salary (Staff)                    |       | 0       | 0      |
| Entertainment                     |       | 300     | 3600   |
| Guard                             |       | 0       | 0      |
| Generator                         |       | 0       | 0      |
| Mobile Bill                       |       | 400     | 4800   |
| Total Fixed Cost (D)              |       | 7500    | 90000  |
| Net Profit (E)= [C-D]             |       | 4500    | 54000  |

| Investment Breakdown |      |            |              |          |            |              |                |
|----------------------|------|------------|--------------|----------|------------|--------------|----------------|
| Existing             |      |            |              | Proposed |            |              |                |
| Particulars          | Qty. | Unit Price | Amount (BDT) | Qty.     | Unit Price | Amount (BDT) | Proposed Total |
| Electric product     |      |            | 100,000      |          |            | 50,000       | 150,000        |
|                      |      |            |              |          |            | 0            | 0              |
| security             |      |            | 150,000      |          |            | 0            | 150,000        |
|                      |      |            |              |          |            | 0            | 0              |
|                      |      |            |              |          |            | 0            | 0              |
|                      |      |            | 0            |          |            | 0            | 0              |
|                      | 0    | 0          | 250,000      | 0        | 0          | 50,000       | 300,000        |

### Source of Finance



## Financial Projection (BDT)

| Particular                               | Daily       | Monthly      | Year -1       | Year-2        | Year-3        |
|--|-------------|--------------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                    |             |              |               |               |               |
| <b>Electric Producte.t.c</b>             | 2500        | 75000        | 900000        | 945000        | 992250        |
| 0  | 0           | 0            | 0             | 0             | 0             |
| <b>Total Sales(A)</b>                    | <b>2500</b> | <b>75000</b> | <b>900000</b> | <b>945000</b> | <b>992250</b> |
| <b>Less Variable Expense (B)</b>         |             |              |               |               |               |
| <b>Straw, Bran, Medicine etc</b>         | <b>2000</b> | <b>60000</b> | <b>720000</b> | 756000        | <b>793800</b> |
| <b>Total Variable Expense</b>            | <b>2000</b> | <b>60000</b> | <b>720000</b> | <b>756000</b> | <b>793800</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>500</b>  | <b>15000</b> | <b>180000</b> | <b>189000</b> | <b>198450</b> |
| <b>Less Fixed Expense</b>                |             |              |               |               |               |
| Rent                                     |             | 1000         | 12000         | 12000         | 12000         |
| Electric Bill                            |             | 300          | 3600          | 3900          | 4200          |
| Transportaion                            |             | 500          | 6000          | 6300          | 6615          |
| Salary (Self)                            |             | 5000         | 60000         | 60000         | 60000         |
| Salary (Staff)                           |             | 0            | 0             | 0             | 0             |
| Entertainment                            |             | 300          | 3600          | 3600          | 3600          |
| Gard                                     |             | 0            | 0             | 0             | 0             |
| Generator                                |             | 0            | 0             | 0             | 0             |
| Mobil Bill                               |             | 400          | 4800          | 4900          | 5000          |
| <b>Total Fixed Cost (D)</b>              |             | <b>7500</b>  | <b>90000</b>  | <b>90700</b>  | <b>91415</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>7500</b>  | <b>90000</b>  | <b>94500</b>  | <b>99225</b>  |
| <b>Investment Pay Back</b>               |             |              | <b>20,000</b> | <b>20,000</b> | <b>20,000</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                      | 50,000              |                     |                     |
| 1.2         | Net Profit   | 90,000              | 94500               | 99225               |
| 1.3         | Depreciation (Non cash item)                         |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                      |                     | 70000               | 144500              |
|             | <b>Total Cash Inflow</b>                             | <b>140,000</b>      | <b>164,500</b>      | <b>243,725</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                                  |                     |                     |                     |
| 2.1         | Purchase of Product                                  | 50,000              |                     |                     |
| 2.2         | Payment of GB Loan                                   |                     |                     |                     |
| 2.3         | Investment Pay Back<br>(Including Ownership Tr. Fee) | 20000               | 20000               | 20000               |
|             | <b>Total Cash Outflow</b>                            | <b>70,000</b>       | <b>20,000</b>       | <b>20,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                              | <b>70,000</b>       | <b>144,500</b>      | <b>223,725</b>      |

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

Pictures







# রহমান ইলেকট্রিক

প্রোঃ-মোঃ জিলুর রহমান ০১৮১৬-২২৮৫৫৭

পৌরসভা গেইট/ সিএনজি স্ট্যাভ, সোনাগাজী পৌরসভা, ফেনী।



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# FAMILY PICTURE

