

## Proposed NU Business Name: **NAHID ELECTRICE**



Project identification and prepared by: Md. Bellal Hossain  
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



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

Name	:	<b>NEAJ MORSHED</b>
Age	:	03-11-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill: Chorparboti, P.O:Chowdharyhat P.S: Companion, Dist: Nohakhali
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>GOAL NAHAR</b>
(iii) Father's name	:	<b>MD:ALAMGIR</b>
(iv) GB member's info	:	Branch:Chorparboti,Companigong. Centre # 5(Female), Member ID: 4467/2, Group No: 08 Member since: 28/01/2010 till (07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT: 27,000, Outstanding loan:19278/=
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	13years experience in running business. 08 years is won business. He has 05 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832232442
Family's Contact No.	:	01820943410/01813293863
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

**GOAL NAHAR** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business

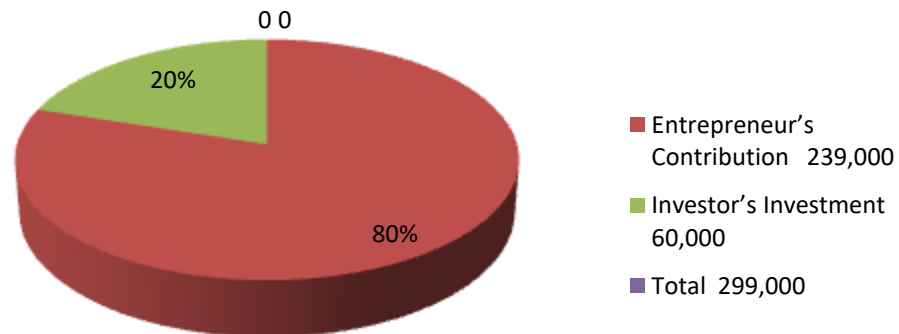
# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAHID ELECTRICE</b>
Location	:	College road, chowdharyhat, Nohakhali.
Total Investment in BDT	:	BDT 2,99,000/-
Financing	:	Self BDT 2,39,000/-(from existing business) 80% Required Investment BDT 60,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft*15ft=300squareft
Security of the shop	:	40,000/=
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electric items etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 08 employees.</li><li>▪One will be appointed after receiving equity money.</li><li>▪The shop is rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months</li></ul>

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Electric items etc.	6000	180000	2160000
<b>Total sales (A)</b>	6000	180000	2160000
<b>Less Variable Exp.</b>			
Electric items etc.	4800	144000	1728000
<b>Total Variable exp. (B)</b>	4800	144000	1728000
<b>Contribution Margin CM [C= (A-B)]</b>	1200	36000	432000
<b>less fixed exp.</b>			
Rent		1500	18000
Electricity bill		1200	14400
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		20000	240000
Entertainment		200	2400
Gird		60	720
Generator		0	0
Mobile bill		500	6000
<b>total fixed cost (D)</b>		29460	353520
<b>Nit profit</b>		6540	78480

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
B.R.B two nine cables	0	0	50000	0	0	0	50000
B.R.B three six cables	0	0	20000	0	0	0	20000
Seven and two nine	0	0	5000	0	0	0	5000
Holder	0	0	2000	0	0	0	2000
Sililg rush	0	0	3000	0	0	0	3000
Three pin soket	0	0	4000			0	4000
L.E.D Light	0	0	35000	0	0	0	35000
Tuip light	0	0	10000	0	0	0	10000
Energy light	0	0	50000	0	0	0	50000
Others	0	0	20000	0	0	0	20000
Security	0	0	40000	0	0	0	40000
Electri items	0	0	0	0	0	60000	60000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>239,000</b>	<b>0</b>	<b>0</b>	<b>60000</b>	<b>299000</b>



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric items etc.	8090	242700	2912400	3058020	3210921
<b>Total Sales (A)</b>	8090	242700	2912400	3058020	3210921
less variable Expenses					
Electric items etc.	6472	194160	2329920	2446416	2568736.8
Total variable Expenses (B)	6472	194160	2329920	2446416	2568736.8
<b>Contribution Margin (CM)= (A-B)</b>	1618	48540	582480	611604	642184.2
<b>Less Fixed Expenses</b>					
Rent		1500	18000	18000	18000
Electricity bill		1500	18000	18200	18400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		25000	300000	300000	300000
Entertainment		200	2400	2400	2400
Gird		60	720	720	720
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
<b>Total Fixed Cost</b>		35460	425520	426120	426720
<b>Net Profit (E) (C-D)</b>		13080	156960	185484	215464.2
Investment Payback			<b>24000</b>	<b>24000</b>	<b>24000</b>



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

SR#	<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	60,000		
1.2	Net Profit	156960	185484	215464.2
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		132,960	294,444
	<b>Total Cash Inflow</b>	<b>216,960</b>	<b>318,444</b>	<b>509,908</b>
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24000</b>	<b>24000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>132,960</b>	<b>294,444</b>	<b>485,908</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill :13 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











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# FAMILY PICTURE

