

# Proposed NU Business Name: **Jogol Battery and Electronic Work Shop**

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Tangail Sadar Unit, Tangail

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

Name	:	<b>Jugol Chandro Shaha</b>
Age	:	08-05-1983(30 Years)
Education, till to date	:	Class 8
Marital status	:	married
Children	:	1Son,1Doughter
No. of siblings:	:	3 Brothers, 5 Sisters.
Address	:	Vill: Brahmmon Kushia P.O: Gharinda , P.S: Tangail sador, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>Late. Bimola Rani</b>
(iii) Father's name	:	<b>Late.Shoshodhar Shaha</b>
(iv) GB member's info	:	Branch:Shuruz Tangail, Centre # 44(male), Member ID : 3701 , Group No: 02 Member since:03/04/1988-03/07/2012 (24 Years) First loan: BDT 2000 /-
Further Information:		Outstanding loan: None
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718160228
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Shoshadhar Shaha** joined Grameen 24 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Jogol Battery and Electronic Work Shop</b>
Location	:	Rabna Bypass,Tangail Sadar, Tangail
Total Investment in BDT	:	BDT 1,23,000/-
Financing	:	Self BDT 73000/- (from existing business) 59% Required Investment BDT 50,000/- (as equity)41 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	07 ft x 05ft=35 square ft
Security of the shop	:	10000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Selp,Charger etc.</li><li>▪Average 12% gain on sales.s</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka,Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing Business (BDT)

**BDT (TK)**

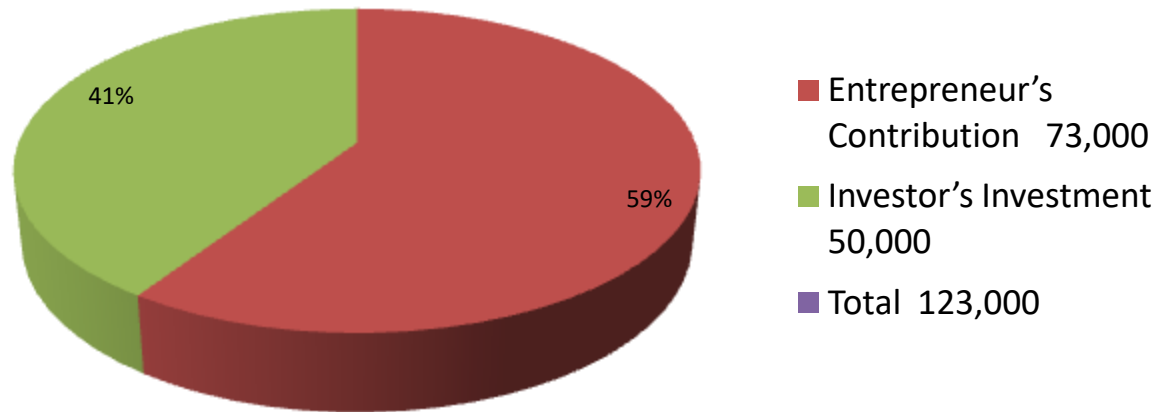
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Selp,Charger ,etc	3000	90,000	1080,000
<b>Total Sales (A)</b>	<b>3000</b>	<b>90,000</b>	<b>1080,000</b>
<b>Less. Variable Expense</b>			
Selp,Charger ,etc	2600	78000	936000
<b>Total variable Expense (B)</b>	<b>2600</b>	<b>78000</b>	<b>936000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		300	3600
Transportation		1000	12,000
Mobile Bill		300	3600
Entertainment		100	12,00
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7700</b>	<b>92400</b>
<b>Net Profit (E) [C-D)</b>		<b>4300</b>	<b>51600</b>

## Investment Breakdown

### Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Selp,,	60,000	50,000	110000
,Charger ,	,8000	0	8000
Security			
etc	5,000	0	5,000
<b>Total</b>	<b>73,000</b>	<b>50,000</b>	<b>123000</b>

## Source of Finance



# Financial Projection

## BDT (TK)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Selp,Charger ,etc	3000	90,000	1080,000	1134000	1190700
Total Sales (A)	3000	90,000	1080,000	1134000	1190700
Less. Variable Expense					
Selp,Charger ,etc	2600	78000	936000	982800	1031940
Total variable Expense (B)	2600	78000	936000	982800	1031940
Contribution Margin (CM) [C=(A-B)]	400	12000	144000	151200	158760
Less. Fixed Expense					
Rent		1000	12,000	12,000	12,000
Electricity Bill		300	3,600	3,600	4000
Transportation		1000	12000	12500	12500
Mobile Bill		300	3,600	3,600	3,600
Entertainment		100	1200	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Total Fixed Cost		7700	92400	92900	93300
Net Profit (E) [C-D]		4300	51600	58300	65460
Investment Payback			20,000	20,000	20,000



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

<i>Cash flow projection on business plan (rec. &amp; Pay)</i>				
<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	51600	58300	65460
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		31600	69900
	<b>Total Cash Inflow</b>	<b>101600</b>	<b>89900</b>	<b>135360</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 (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<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>31600</b>	<b>69900</b>	<b>115360</b>

# SWOT ANALYSIS

## **S**TRENGTH

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













