

Proposed NU Business Name: **SOBUJ ELECTRIC**



Project identification and prepared by: Zahidul Kamal,
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOJIBUL HAQUE
Age	:	13-03-1985 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 01 Daughter
No. of siblings:	:	05 Brothers 04 Sisters
Address	:	Vill: Chandola ; P.O: Aftab Bibir Hatt ; 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	:	FIROZA BEGUM
(iii) Father's name	:	MD SOFI ULLAH
(iv) GB member's info	:	Branch: Charmojlishpur ; Centre # 12 (Female), Member ID: 5083, Group No: 08 Member since: 1993 To 2013 (20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 115,000 Outstanding loan:
(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	:	12 years experience in running business. 10 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01869-997726
Family's Contact No.	:	01854-043590
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FIROZA BEGUM joined Grameen Bank since 20 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	:	SOBUJ ELECTRIC
Location	:	Chandola Village, Feni
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/- (from existing business) 72% Required Investment BDT 50,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 20 ft= 200 square ft
Security	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Generator, Speker, Tube, ware, Stage Light etc.▪Average 50% gain on sales.▪The shop is Own.▪The business is operating by entrepreneur. Existing 04 employee.▪Collects goods from Cittagong, Feni.▪Agreed grace period is 3 months.

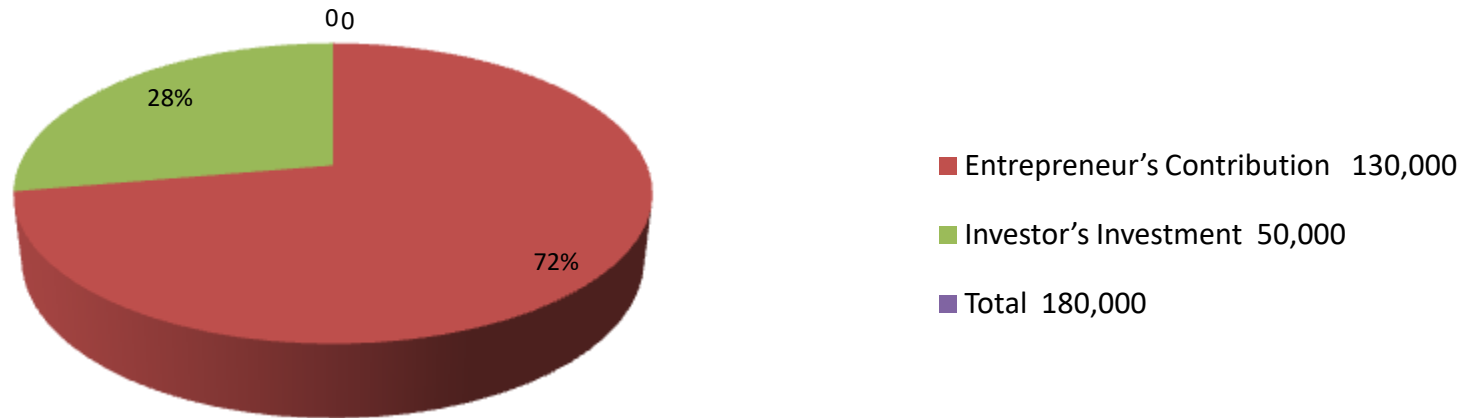
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Generator, Speaker, Tube, ware, Stage Light etc		150,000	1,800,000
Total Sales (A)		150,000	1,800,000
Less Variable Expense			
Generator, Speaker, Tube, ware, Stage Light etc		75,000	900,000
Total variable Expense (B)		75,000	900,000
Contribution Margin (CM) [C=(A-B)]		75,000	900,000
Less Variable Expense			
Electricity bill		300	3,600
Transportations		10,000	120,000
Salary (self)		5,000	60,000
Salary(Staff)		40,000	480,000
Entertainment		500	6,000
Mobile bill		500	6,000
Total fixed cost (D)		56,300	675,600
Net Profit (E)= [C-D]		18,700	224,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Generator	2	20000	40,000	0	0	0	40,000
Lighting	1	20000	20,000	1	50000	50,000	70,000
Speaker	1	50000	50,000	0	0	0	50,000
Others	1	20000	20,000	0	0	0	20,000
Total	5	110000	130,000	1	50000	50,000	180,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Generator, Speaker, Tube, ware, Stage Light etc		170,000	2040000	2142000	2249100
Total Sales (A)		170,000	2040000	2142000	2249100
Less Variable Expense					
Generator, Speaker, Tube, ware, Stage Light etc		170,000	2040000	2142000	2249100
Total variable Expense (B)		170,000	2040000	2142000	2249100
Contribution Margin (CM) [C=(A-B)		85,000	1020000	1071000	1124550
Less Variable Expense					
Electricity bill		500	6,000	6,500	7000
Transportations		11,000	132,000	133,000	134000
Salary (self)		5,000	60,000	60,000	60,000
Salary(Staff)		40,000	480,000	480,000	480,000
Entertainment		500	6,000	6,000	6,000
Mobile bill		600	7,200	7,500	7800
Total fixed cost (D)		57,600	691,200	693,000	694,800
Net Profit (E)= [C-D]		27,400	328,800	378,000	429,750
Investment Payback			20,000	20,000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	328,800	378,000	429,750
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		308,800	437600
	Total Cash Inflow	378,800	686,800	867,350
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	308,800	666,800	847,350

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Chandola
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







সেবাঃ খোঃ শুব্রজ
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০১৮৬৬ ২০৭২২৬, ০১৮৭৭ ৭১১৬৬২

সবুজ ইলেকট্রিক

যে কোন সামাজিক অনুষ্ঠানে আলোক সজ্জা করা হয়।
● হার্ডওয়্যার করা হয়।
● লিফটের ডাডা দেওয়া হয়।
● পরিষ্কার, অনুদিন সহ যে কোন অনুষ্ঠানে ভিডিও করা হয়।

যোগাযোগ : বঙ্গেশ বাজার, শাখা।



শ্রীমতী বেগম
SHROJA BEGUM
মাঃ সফি উল্যাহ
জন্ম তারিখ: 14 Mar
301944

মহাজ খানের দাশবই

বাংলাদেশ সরকারের
কটকট পোষ্ট অফিস
উল্যাহ নতুন ব
- ৩৯০০, সে

০৮

নাম	শ্রীমতী বেগম / সফি উল্যাহ	৩০৮৬
কেন্দ্রের নাম	চাটলাই গ্রাম	৩২১
শাখা	কুমিল্লা, সোনারগাঁ	

FAMILY PICTURE

