

Proposed NU Business Name: **M/S NUR TOWHID ELECTRIC WORKSHOP**



Project identification and prepared by: Md. Answar Ali,
Modhupur Unit, Tangail.

Project verified by: MD. Mizanur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ZAKIR HOSSEN
Age	:	05-07-1983(34 Years)
Education, till to date	:	Class 5
Marital status	:	married
Children	:	1 Son
No. of siblings:	:	03 Brothers,01Sisters
Address	:	Vill: Kakraid ,P.O :kakraid P.S: Modhupur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAHERA BEGUM
(iii) Father's name	:	MD. ABDUL HAKIM
(iv) GB member's info	:	Branch: Modhupur, Centre # 64(Female), Member ID: 4666/1, Group No: 04 Member since: 05-07-2004 (10Years) First loan: 3000 taka. Existing loan: 20,000 taka Outstanding loan: 7620taka
Further Information:		
(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	:	12Year esjpericnce in own business,12 years experience in running business. He has training 6months.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-749621
Mother's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHERA BEGUM joined Grameen Bank since 10 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan to purchase rickshaw.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S NUR TOWHID ELECTRIC WORKSHOP
Location	:	Kakraid Bazar, Modhupur, Tangail.
Total Investment in BDT	:	BDT :120,400
Financing	:	Self BDT 70,400(from existing business) 58% Required Investment BDT 50,000(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; new pickup ,new catlar,horn, chargercot, etc.▪The business is operating by entrepreneur. Existing 2 employee.▪The business is Own.▪Collects goods from Dhaka,▪Agreed grace period is 3 months.

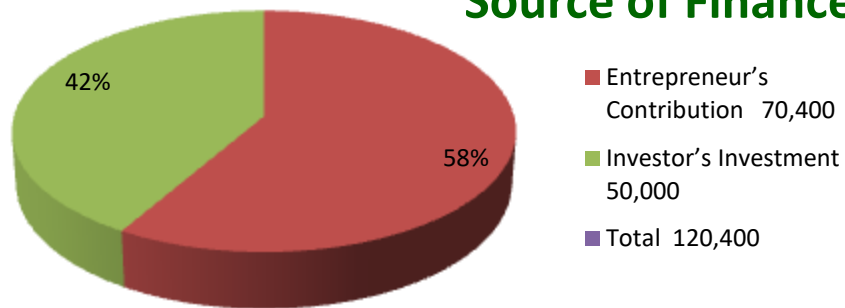
Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
newpicup,light,horn,charger cot,others	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
newpicup,light,horn,charger cot,others	2400	72000	864000
Total Variable Expense	2400	72000	864000
Contributon Margin (CM) [C=(A-B)]	600	18000	216000
Less Fixed Expense			
Rent		800	9600
Electric Bill		500	6000
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		3000	36000
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
newpicup	10	100	1,000			10,000	11,000
newcatlar	1	900	900			10,000	10,900
ft fire	0	0	1,200			10,000	11,200
rickshaw chain	0	0	900			5,000	5,900
chargercot	10	50	500			5,000	5,500
light	13	100	1,300			5,000	6,300
racktep	0	0	2,100			5,000	7,100
piniemcharger			2,000			0	2,000
others			30,500			0	30,500
security			30,000			0	30,000
Total	34	1150	70,400	0	0	50,000	120,400

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
newpicup,light,horn,charger cot,others	4000	120000	1440000	1512000
0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000
Less Variable Expense (B)				
newpicup,light,horn,charger cot,others	3200	96000	1152000	1209600
Total Variable Expense	3200	96000	1152000	1209600
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400
Less Fixed Expense				
Rent		800	9600	9600
Electric Bill		500	6000	6300
Transportaion		300	3600	3780
Salary (Self)		5000	60000	60000
Salary (Staff)		3000	36000	36000
Entertainment		300	3600	3600
Gard		100	1200	1200
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		10300	123600	124180
Net Profit (E)= [C-D]		13700	164400	172620
Investment Pay Back			30,000	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>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	164,400	172620
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		134400
	Total Cash Inflow	214,400	307,020
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)	30000	30000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	134,400	277,020

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; kakraid
bazar,modhupor,tangail.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

নিশ্চিন্দাছাদিক রাহমানিক সাদিক

মেসার্স নূর তাওহীদ ইলেকট্রিক ওয়ার্কসপ

প্রোঃ মোঃ জাকির হোসেন

এখানে সকল প্রকার ব্যাটারী ও ব্যাটারীর প্লেট বিক্রয় করা হয় এবং মটর গাড়ীর সেলফ, ডায়নামা সহ সুদক্ষ মিস্ত্রী দ্বারা ইলেকট্রিকের কাজ করা হয়।

কাবরাইদ নতুন বাজার, মধুপুর, টাংগাইল। মোবাঃ ০১৭৪৭-৭৪৯৬২১





Handwritten text on a vertical post, likely a phone number: 9800029002

Handwritten text on a blue structure, possibly a name or address: 101:0









विद्युत उपकरण

Technical Specification	
Model	Proge
DL	
Technical Specification	

FUSE

Ac Input

FAMILY PICTURE

