

Proposed NU Business Name: MARIA ELECTRIC & SOLAR HOME



Project identification and prepared by: Md. Sahadat Hossain
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MOSHAROF HOSSAIN
Age	:	01-09-1996(21 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	0
No. of siblings:	:	02 Brothers 01 sister
Address	:	Vill: Gobindacharan P.O: Ramkrishnobar P.S: Dhonbari 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	:	MORZINA BEGUM
(iii) Father's name	:	SHOHIDUL ISLAM
(iv) GB member's info	:	Branch: Nalhara , Centre # 11 (Female), Member ID:2771/1 Group No: 03 Member since: 2008 (09 Years) First loan: BDT 5,000 Taka. Existing loan: 14,000 Outstanding loan: 0
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	:	0 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01916394666
Family's Contact No.	:	01679063344
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MORZINA BEGUM Joined Grameen Bank Since 09 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	MARIA ELECTRIC & SOLAR HOME
Location	:	Notunbazar,Dhonbari, Tangail
Total Investment in BDT	:	BDT 343,000
Financing	:	Self BDT 273,000(from existing business) 80% Required Investment BDT 70,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	200 Squire ft.
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; fan,bulb,multiplug. ▪Average50% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. ▪The Farm is own. ▪Collects goods from Dhaka. ▪Agreed grace period is 3 months.

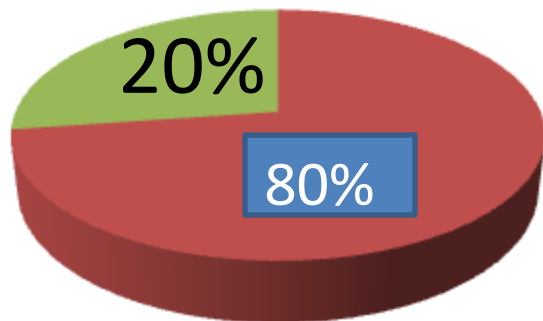
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
solar,ac/fan riec cucar	8,000	240,000	2880000
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
solar,ac/fan riec cucar	7,200	216,000	2592000
	0	0	0
	0	0	0
Total variable Expense (B)	7,200	216,000	2592000
Contribution Margin (CM) [C=(A-B)]	800	24,000	288000
Less. Fixed Expense			
Rent		1000	12,000
Electricity bill		700	8,400
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		50	600
Genaretor		150	1,800
Mobile bill		300	3,600
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D]		14,300	171,600

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Solar	6p	1500	9,000	13p	1500	20,000	29,000
Rice cooker	12p	1600	19,200			30,000	49,200
AC/fan	5p	2600	13,000			20,000	33,000
Energy Bulb			20,000				20,000
other			151,800				151,800
security			60,000				60,000
Total			273,000			70,000	343,000

Source of Finance



Entrepreneur
Investment:273,000
Investor Investment:70,000
Total Investmen343,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
solar,ac/fan riec cucar	9,000	270,000	3,240,000	3,402,000
Total Sales (A)	9,000	270,000	3,240,000	3,402,000
Less. Variable Expense				
solar,ac/fan riec cucar	8,100	243,000	2,916,000	3,061,800
Total variable Expense(B)	8,100	243,000	2,916,000	3,061,800
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200
Less. Fixed Expense				
Rent		1000	12,000	12,000
Electricity bill		700	8,400	8,500
Transportation		2000	24,000	24,300
Salary (self)		5000	60,000	60,500
Salar (staff)		0	0	0
Entertainment		500	500	500
Guard		50	600	600
Genaretor		150	150	150
Mobile bill		300	3,600	3,800
Total fixed Cost (D)		9,700	109,250	110,350
Net Profit (E) [C-D]		17,300	214,750	229,850
Investment Payback			42,000	42,000

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	70,000	
1.2	Net Profit	214,750	229,850
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		172,750
	Total Cash Inflow	284,750	402,600
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	172,750	360,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures







FAMILY PICTURE

