

## Proposed NU Business Name: **ABRAR ELECTRIC**



Project identification and prepared by: MD.SHAIDUL AMIN  
Parshuram, Feni.

Project verified by: Shusanto Kumar biswas.



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

Name	:	<b>IQBAL HOSSAIN</b>
Age	:	18-01-1984 ( 34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	02 Sons,01 Daughter
No. of siblings:	:	02 Brothers,02 Sisters
Address	:	Vill:South Kolapara, P.O:Porshuram, P.S: Porshuram, 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	:	<b>MAHERUN NESA</b>
(iii) Father's name	:	<b>ASRAF HOSSAIN</b>
(iv) GB member's info	:	Branch: Porshuram, Centre # 42(Female), Member ID:3321, Group No: 03 Member since: 01-01-2008-2018(10 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 15000/-
(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	:	01years experience in running business. 01 Years
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01832068019
Mother's Contact No.	:	01869465791
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Parshuram,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MAHERUN NESHA** joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

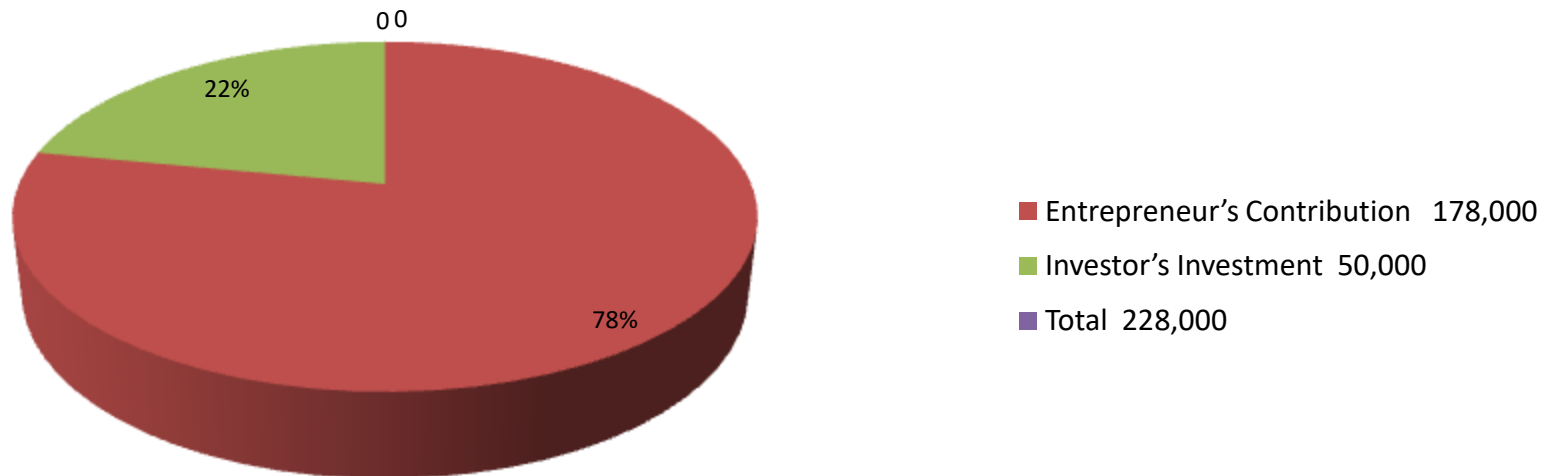
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ABRAR ELECTRIC</b>
Location	:	Hospital road ,Porshuram,Feni.
Total Investment in BDT	:	BDT 228,000/-
Financing	:	Self BDT 178,000(from existing business) 78% Required Investment BDT,50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft. = 150square ft
Security of the shop	:	80,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like;rui,swice,soket,led bulb,tar,pipe,others..</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 0 employee.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
swice,soket,led bulb,tar,pipe,others	4000	120000	1440000
	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
swice,soket,led bulb,tar,pipe,others	2800	84000	1008000
<b>Total Variable Expense</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1200</b>	<b>36000</b>	<b>432000</b>
<b>Less Fixed Expense</b>			
Rent		1800	21600
Electric Bill		300	3600
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		0	0
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7850</b>	<b>94200</b>
<b>Net Profit (E)= [C-D]</b>		<b>28150</b>	<b>337800</b>

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
swice	0	0	5,000			0	5,000
soket	0	0	5,000			10,000	15,000
energy bulb	0	0	5,000			10,000	15,000
led bulb	0	0	5,000			10,000	15,000
tar	0	0	20,000			10,000	30,000
pipe	0	0	5,000			10,000	15,000
fen	0	0	3,000			0	3,000
swice gangbord			30,000			0	30,000
others			20,000			0	20,000
security			80,000			0	80,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>178,000</b>	<b>0</b>	<b>0</b>	<b>50,000</b>	<b>228,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
swice,soket,led bulb,tar,pipe,others	5000	150000	1800000	1890000	1984500
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>5000</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
silver disk,jug,paint,iron,electronic etc.	3500	105000	1260000	1323000	1389150
<b>Total Variable Expense</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1500</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Fixed Expense</b>					
Rent		1800	21600	21600	21600
Electric Bill		300	3600	3900	4200
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7850</b>	<b>94200</b>	<b>94720</b>	<b>95246</b>
<b>Net Profit (E)= [C-D]</b>		<b>37150</b>	<b>445800</b>	<b>468090</b>	<b>491495</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<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	445,800	468090	491494.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		425800	873890
	<b>Total Cash Inflow</b>	<b>495,800</b>	<b>893,890</b>	<b>1,365,385</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)	20000	20000	20000
	<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>425,800</b>	<b>873,890</b>	<b>1,345,385</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 04 Family:0  
Others:0 Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Hospital road, Parshuram,  
Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

