

Proposed NU Business Name: **TASFIA ELECTRIC & HARDWARE**



Project identification and prepared by: Orjun kumar Shill
Dakshinkhan Unit, Dhaka
Project verified by: Md. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Imran Hossain Sagor
Age	:	31-12-1996 (22 Years)
Education, till to date	:	Honours
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Faydabad ,P.O:Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rina Akter
(iii) Father's name	:	Md Monir Hossain Razu
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 47 (Female), Member ID: 6347 , Group No: 01 Member since: 09-01-2008 (10 Years) First loan: BDT = 5,000 /- Last Loan=50,000/- Outstanding loan:= Nil
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 & Skill Own Business and Training Info	:	03 years of business experience. : 03 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01874-618296
Family's Contact No.	:	01835-112599
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RINA AKTER joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TASFIA ELECTRIC AND HARDWARE
Location	:	Faydabad,Dakshinkhan ,Dhaka
Total Investment in BDT	:	BDT 230,000/-
Financing	:	Self BDT 150,000/- (from existing business) 65% Required Investment BDT 80,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15ft=300 square ft
Security of the shop	:	BDT 30,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Electric Tar,Pin,Swich,Colour,Led Light etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented .▪Collects goods from Tongi Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

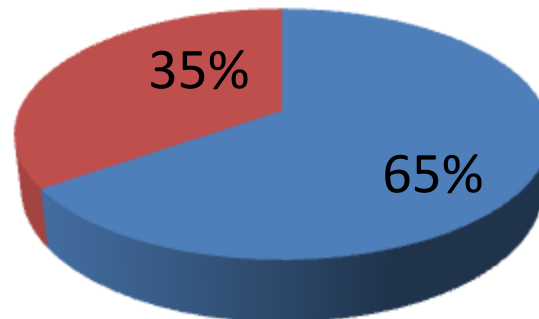
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Product & Hardware	2,800	84,000	1,008,000
	0	0	0
Total Sales (A)	2,800	84,000	1,008,000
Less. Variable Expense			
Electric Product & Hardware	2,240	67,200	806,400
Total variable Expense (B)	2,240	67,200	806,400
Contribution Margin (CM) [C=(A-B)]	560	16,800	201,600
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
Total fixed Cost (D)		10,300	123,600
Net Profit (E) [C-D]		6,500	78,000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Electric Tar	10	1898	18980	Electric Tar	15	1898	28470	47,450
Pin	30	70	2100	Pin	10	70	700	2,800
G I Tar	40	90	3600	G I Tar	20	90	1800	5,400
Glue	15	220	3300	Glue	10	220	2200	5,500
M K Switch	45	300	13500	M K Switch	15	300	4500	18,000
Plus	15	140	2100	Plus	10	140	1400	3,500
Colour	20	90	1800	Colour	15	90	1350	3,150
LED Light	50	490	24500	LED Light	20	490	9800	34,300
Waring Pipe	20	900	18000	Waring Pipe	30	900	27000	45,000
Advance Security	1	30000	30000				0	30,000
Others			32120	Others			2,780	34,900
Total			150,000				80,000	230,000

Source of Finance

■ Entrepreneur's contibution 150000
 ■ Investor's Investment 80000
 ■ Total 230000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electric Product & Hardware	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Electric Product & Hardware	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600	277,830
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		315	3,780	3,969	4,167
Transportation		500	6,000	6,000	6,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		10,365	124,380	125,199	126,059
Net Profit (E) [C-D]		10,635	127,620	139,401	151,771
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	127,620	139,401	151,771
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		95,620	203,021
	Total Cash Inflow	207,620	235,021	354,792
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	95,620	203,021	322,792

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Own Business : 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



0017E
117E
117E
117E
117E





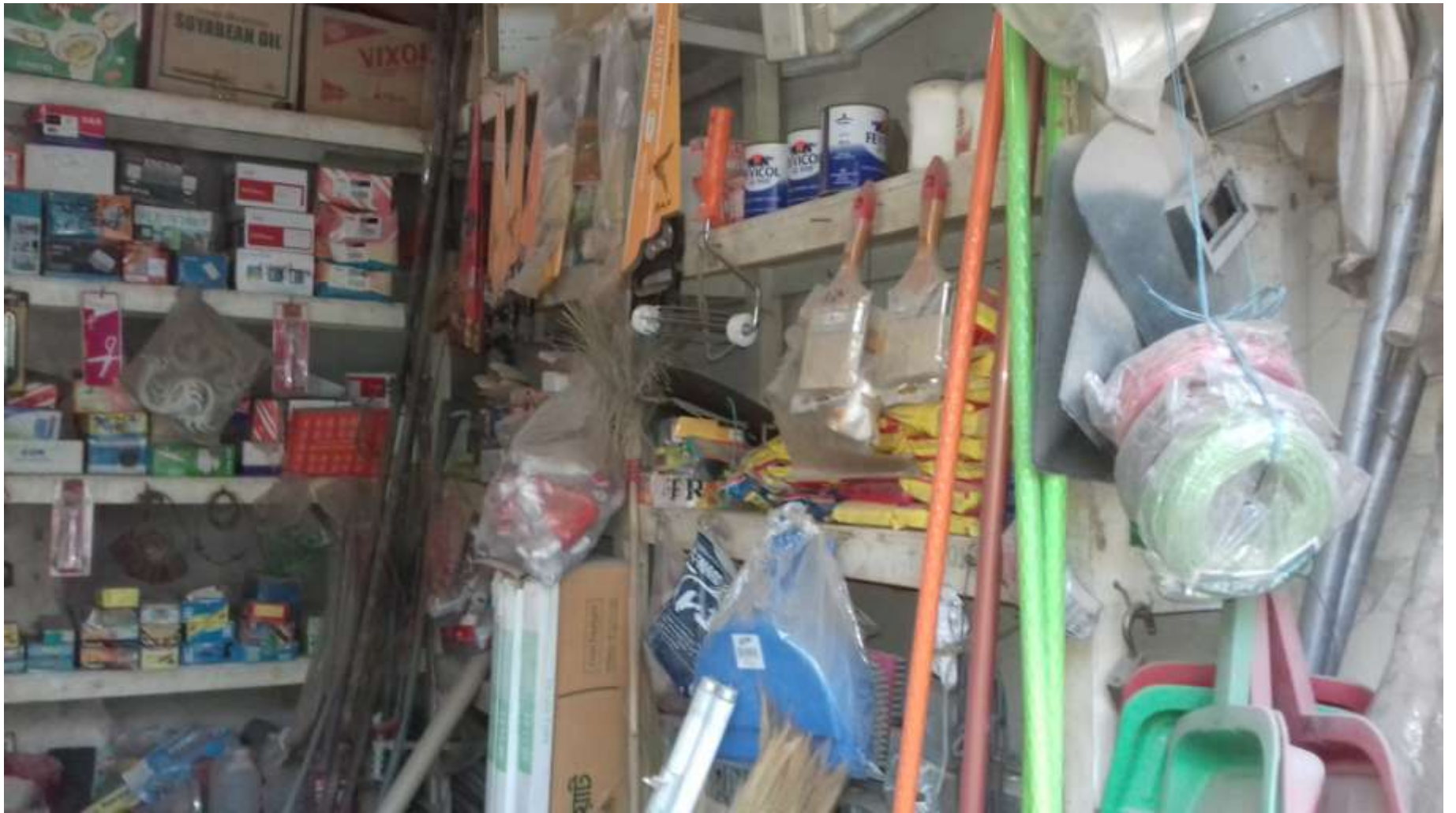
Air
MODEL No. 1000-0004
8" Exhaust Fan
• 220V 50Hz 28W
• MSD 200x142x100mm
• D.W. 120mm
• N.W. 110mm
• Color: White
Made in China

এখানে মোবাইলে সকল
একক বিক্রয় করা হয়

৯৯ টাকার স্ক্যাচ কার্ডে
যেমন চাই তেমনই পাই

TRANSPEC
1200















FAMILY PICTURE

