Proposed NU Business Name: TAHER ELECTRICS



Project identification and prepared by: Md.Ebadat Hossein, Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD TARIKUL ISLAM TAHER		
Age	:	19-08-1997 (18 Years)		
Education, till to date	:	HSC		
Marital status	:	Unmarried		
Children	:	Nil		
No. of siblings:	:	1 Brother 2 Sisters		
Address	:	Vill: Delduar P.O: Delduar, P.S: Delduar Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Father FAHIMA BEGUM FAHIMA BEGUM MD MOTALEB MIA Branch: Delduar, Centre # 61(Female), Member ID: 5187, Group No: 02 Member since: 19-10-1999 (19Years) First Ioan: 3,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing Loan: 75000 taka, Outstanding loan: 53550 taka Father No No 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	:	5 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01767061548
Mother's Contact No.	:	Nil
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Jamurki.m Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FAHIMA BEGUM joined Grameen Bank since 19 Years ago. At first she took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business and home development.

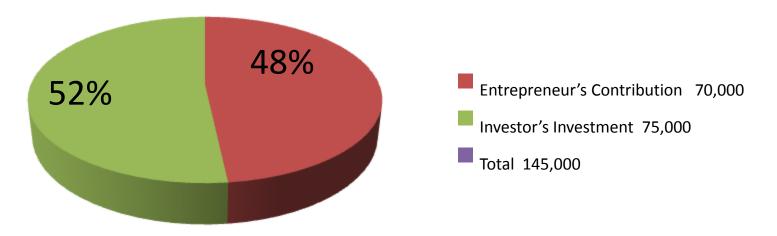
Proposed Nobin Udyokta Business Info				
Business Name	:	TAHER ELECTRONICS		
Location	:	Delduar, Dakshin bajar		
、	:	BDT 1,45,000		
Financing	:	Self BDT 70,000(from existing business) 48%		
		Required Investment BDT 75,0000(as equity) 52 %		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Size of shop	:	13 ft x 9 ft= 117 square ft		
Security of the shop	•	30,000 tk		
Implementation	:	 The business is planned to be scaled up by investment in existing goods Electrical Accessories. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. One will be appointed in future . The shop is rented. Collects goods from Tangail. Agreed grace period is 4 months. 		

Existing Business (BDT)

	-		
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electrical Accessories	2000	60,000	720000
Total Sales (A)	2000	60,000	720000
Less Variable Expense		0	0
Electrical Accessories	1600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)	400	12,000	144000
Less Variable Expense			
Rent		700	8400
Electricity bill		250	3000
Transportation		500	6000
Salary (self)		5,000	60000
Entertainment		300	3600
Guard		100	1200
Mobile bill		200	2400
Total fixed cost (D)		7,050	84600
Net Profit (E)= [C-D]		4,950	59400

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Switch, Plug, Cable. Multi plug, energy				
bumb,board,	31,500	30,000	61500	
Main swich, Channel, Autoplast, Blast				
Holder,Socket	38,500	45,000	83500	
Total	70,000	75000	145000	

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Electrical Accessories	2700	81000	972000	1020600	
Total Sales (A)	2700	81000	972000	1020600	
Less Variable Expense					
Shoes	2160	64800	777600	816480	
Total variable Expense (B)	2,160	64800	777600	816480	
Contribution Margin (CM) [C=(A-B)	540	16200	194400	204120	
Less Variable Expense					
Electrical Accessories		700	8,400	8,400	
Electricity bill		250	3000	3500	
Transportation		700	8,400	9,000	
Salary (self)		5000	60000	60000	
Entertainment		400	4800	4800	
Guard		100	1200	1200	
Mobile bill		300	3600	3600	
Total fixed cost (D)		7,450	89,400	90,500	
Net Profit (E)= [C-D]		8750	105000	113,620	
Investment Payback			45 <i>,</i> 000	45,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	75,000	
1.2	Net Profit	105,000	113620
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		60000
	Total Cash Inflow	180000	173620
2	Cash Outflow		
2.1	Purchase of Product	75,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including		
2.3	Ownership Tr. Fee)	45000	45000
	Total Cash Outflow	120,000	45000
3	Net Cash Surplus	60,000	128620



Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill: 05 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures





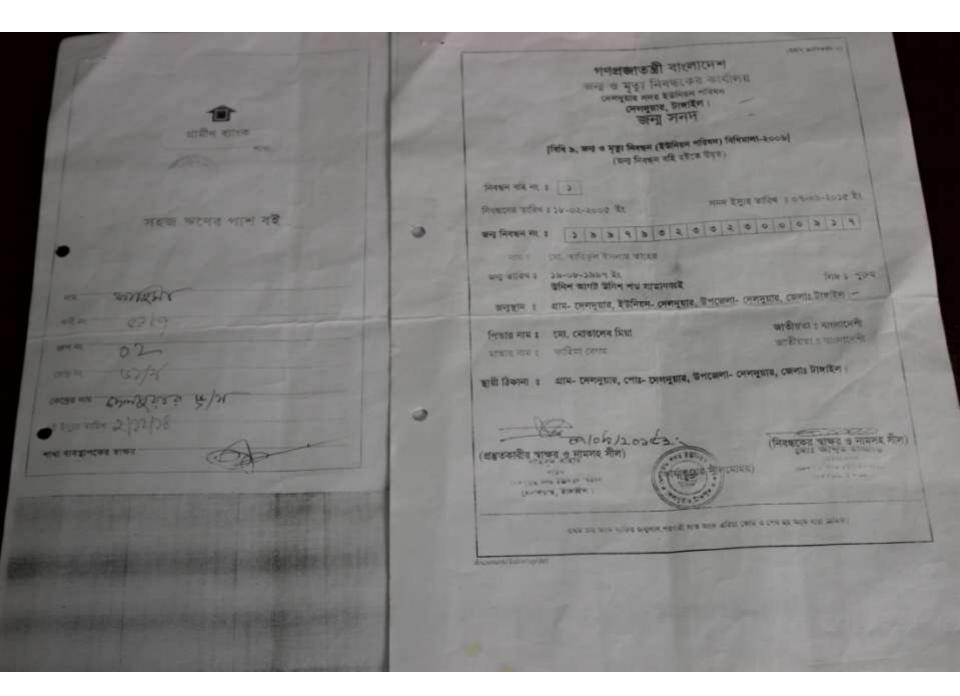












FAMILY PICTURE

