

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



Project identification and prepared by: Md Ebadat Hossain  
Jamurkee Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



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

Name	:	<b>AMINOOR KHAN</b>
Age	:	12-03-1984 (32 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 2 Sister
Address	:	Vill: Jamurkee, P.O: Jamurkee, P.S: Mirjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>AMENA BEGUM</b>
(iii) Father's name	:	<b>ASHROB KHAN</b>
(iv) GB member's info	:	Branch: Jamurkee Mirjapur, Centre # 19 (Male), Member ID: 3454, Group No: 07 Member since: 13-05-1998 (17 Years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 14,000/-, Outstanding loan: BDT 3,220/-
(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	:	Fifteen years experience in running business. He has ten years training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01913-339136
Mother's Contact No.	:	01957-923298
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ASHROB KHAN** joined Grameen Bank since 17 years ago. At first he took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SHANTO ELECTRIC</b>
Location	:	Jamurkee Bazaar, Mirjapur, Tangail
Total Investment in BDT	:	BDT 1,42,000/-
Financing	:	Self BDT 82,000/- (from existing business) 58% Required Investment BDT 60,000/- (as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 8 ft= 96 square ft
Security of the shop	:	BDT 20,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Pipe, Energy Bulb, Remote, Cable etc.</li><li>▪Average 20% gain sale.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

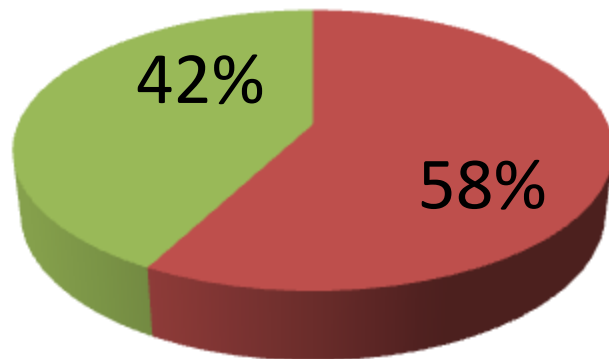
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Item	2,000	60,000	720,000
Service Charge	200	6,000	72,000
<b>Total Sales (A)</b>	<b>2,200</b>	<b>66,000</b>	<b>792,000</b>
<b>Less. Variable Expense</b>			
Electric Item	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		150	1,800
Mobile Bill		150	1,800
Salary (self)		5,000	60,000
Entertainment		100	1,200
Transportation		500	6,000
Guard		150	1,800
Salary (staff)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>12,050</b>	<b>144,600</b>
<b>Net Profit (E) [C-D]</b>		<b>5,950</b>	<b>71,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pipe (1500ft x 4)	6,000	6,000	12,000
Energy Bulb (30 x 200)	6,000	10,000	16,000
Cable (12 x 2000)	24,000	10,000	34,000
Holder (29 x 3000)	8,700	10,000	18,700
Socket (38 x 300)	11,400	10,000	21,400
Board (20 x 300)	6,000	4,000	10,000
Light, Screw, Glue, Switch etc	19,900	10,000	29,900
<b>Total</b>	<b>82,000</b>	<b>60,000</b>	<b>142,000</b>

## Source of Finance



■ Entrepreneur's Contribution 82,000

■ Investor's Investment 60,000

■ Total 142,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Electric Item	3,000	90,000	1,080,000	1,134,000
Service Charge	200	6,000	72,000	75,600
<b>Total Sales (A)</b>	<b>3,200</b>	<b>96,000</b>	<b>1,152,000</b>	<b>1,209,600</b>
<b>Less. Variable Expense</b>				
Electric Item	2,400	72,000	864,000	907,200
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>302,400</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		150	1,800	2,000
Mobile Bill		250	3,000	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		100	1,200	1,500
Transportation		700	8,400	10,500
Guard		150	1,800	2,000
Salary (staff)		5,000	60,000	60,000
<b>Total Fixed Cost</b>		<b>12,350</b>	<b>148,200</b>	<b>152,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,650</b>	<b>139,800</b>	<b>150,400</b>
<b>Investment Payback</b>			<b>36,000</b>	<b>36,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	139,800	150,400
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		103,800
	<b>Total Cash Inflow</b>	<b>199,800</b>	<b>254,200</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	<b>Total Cash Outflow</b>	<b>96,000</b>	<b>36,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,800</b>	<b>218,200</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01,  
Experience & Skill : 15 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

বিসমিল্লাহির রাহমানীর রাহিম

ফ্যান মেমো

# শান্ত ইলেকট্রিক ও ইলেকট্রনিক্স

শ্রোঃ আমিনুর খান

এখানে ঘরভিত্তিক ইলেকট্রিক মাল ফ্যান ও সকল প্রকার টিভির রিমোট  
বিক্রয় করা হয় এবং টি,ভি ফ্যান, লাইট ইত্যাদি মেসামত করা হয়।

জামুকা বাজার, মির্জাপুর, টাঙ্গাইল।

মোবাইল : (০১৯১৩-৩৩৯১৩৬ আমিনুর), ০১৯২৫-০০৮৫৫১ (রফিক)

তারিখ :





A man with a beard, wearing a green polo shirt over a white t-shirt, stands behind a wooden counter in a cluttered shop.

Spools of red and blue thread are visible on a wooden stand in the foreground.

VICTOR SUPER

minent

















# FAMILY PICTURE

