Proposed NU Business Name: TANIA ELECTRIC



Project identification and prepared by: Md Habil Uddin Shah, Keraniganj Unit, Dhaka

Project verified by: Sushanto Kumar Bishwash



| Brief Bio of The Proposed Nobin Udyokta | | | | |
|--|-------|--|--|--|
| Name | | MEHEDI HASAN (JONY) | | |
| Age | : | 09-03-1985 (31 Years) | | |
| Education, till to date | • | Class VIII | | |
| Marital status | : | Married | | |
| Children | : | 1 Son | | |
| No. of siblings: | •• | 2 Borthers | | |
| Address | | Vill: Begmabad, P.O: Kalatia P.S: Keranigonj, Dist: Dhaka | | |
| 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 HASINA BEGUM ABDUL ALI (NAYAN) Branch: Balatia, Centre # 62(Female), Member ID: 6232, Group No: 03. Member since: 01-02-1996 <i>(08Years)</i> First Ioan: BDT 4000 | | |
| 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: BDT 20000 Outstanding Ioan: Nil Father 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 | : | 10 years experience in running business. |
| Training Info | : | He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | | 01821102236 |
| Mother's Contact No. | | - |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Keraniganj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASINA BEGUM joined Grameen Bank since 08 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

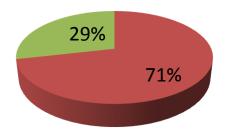
| Proposed Nobin Udyokta Business Info | | | |
|---|---|--|--|
| Business Name | : | TANIA ELECTRIC | |
| Location | : | Kalatia Baazar, Cinema Hall | |
| Total Investment in BDT | : | BDT 175,000/- | |
| Financing | : | Self BDT 125000/-(from existing business) 71% | |
| | | Required Investment BDT 50000/-(as equity) 29% | |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- | |
| Proposed Salary | : | BDT 5,000/- | |
| Size of shop | : | 15 ft x 06 ft= 90 square ft | |
| Security of the shop | : | Nil | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; Electronics items Average 20% gain on sale. The business is operating by entrepreneur. The shop is rented. Collects good from Nobabganj. Agreed grace period is 3 months. | |

Existing Business (BDT)

| | | r r | |
|-----------------------------------|-------|---------|--------|
| Particular | Daily | Monthly | Yearly |
| Revenue(Sales) | | | |
| Cable,bulb etc | 2700 | 81000 | 972000 |
| Total Sales (A) | 2700 | 81000 | 972000 |
| Less Variable Expense | | | |
| Cable,bulb etc | 2160 | 64800 | 777600 |
| Total variable Expense (B) | 2,160 | 64800 | 777600 |
| Contribution Margin (CM) [C=(A-B) | 540 | 16200 | 194400 |
| Less Variable Expense | | | |
| Rent | | 2,500 | 30000 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 1,500 | 18000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Guard | | 100 | 1200 |
| Generator | | 400 | 4800 |
| Mobile bill | | 200 | 2400 |
| Total fixed cost (D) | | 10,000 | 120000 |
| Net Profit (E)= [C-D] | | 6,200 | 74400 |

| Investment Breakdown | | | | | |
|----------------------|----------|----------|--------|--|--|
| Particulars | Existing | Proposed | Total | | |
| Fan | 12,000 | 10,000 | 22000 | | |
| Cable | 8,000 | 10,000 | 18000 | | |
| Bulb | 5,000 | 20,000 | 25000 | | |
| Others | 100,000 | 10,000 | 110000 | | |
| | 125,000 | 50,000 | 175000 | | |

Source of Finance



Entrepreneur's Contribution 125,000
Investor's Investment 50,000
Total 175,000

| Financial Projection (BDT) | | | | |
|-----------------------------------|-------|---------|---------|---------|
| Paticular | Daily | Monthly | Year1 | Year 2 |
| Revenue(Sales) | | | | |
| Cable,bulb etc | 3900 | 117000 | 1404000 | 1474200 |
| Total Sales (A) | 3900 | 117000 | 1404000 | 1474200 |
| Less Variable Expense | | | | |
| Cable,bulb etc | 3120 | 93600 | 1123200 | 1179360 |
| Total variable Expense (B) | 3,120 | 93600 | 1123200 | 1179360 |
| Contribution Margin (CM) [C=(A-B) | 780 | 23400 | 280800 | 294840 |
| Less Variable Expense | | | | |
| Rent | | 2,500 | 30000 | 30,000 |
| Electricity bill | | 700 | 8400 | 8600 |
| Transportation | | 1,700 | 20,400 | 20,600 |
| Salary (self) | | 5000 | 60000 | 60000 |
| Entertainment | | 300 | 3600 | 3600 |
| Guard | | 100 | 1200 | 1200 |
| Generator | | 400 | 4800 | 4800 |
| Mobile bill | | 300 | 3600 | 3800 |
| Total fixed cost (D) | | 10,900 | 130,800 | 131,400 |
| Net Profit (E)= [C-D] | | 12500 | 150000 | 163,440 |
| Investment Payback | | | 30,000 | 30,000 |

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 | 50,000 | |
| 1.2 | Net Profit | 150,000 | 163,440 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 120,000 |
| | Total Cash Inflow | 200000 | 283440 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 50,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 30000 | 30000 |
| | Total Cash Outflow | 80,000 | 30000 |
| 3 | Net Cash Surplus | 120,000 | 253440 |



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 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;

THREATS

Theft Fire Political unrest Pictures





















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FAMILY PICTURE

