

Proposed NU Business Name: **EUSUF ELECTRIC**



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Keraneegonj Unit, Dhaka

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. EUSUB
Age	:	02-04-1986 (30 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	8 Brothers, 1 Sister
Address	:	Vill: Munsihati North Ramerkanda, P.O: Rohitpur, P.S: Keraneegonj, 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	:	RAJIA AKTAR
(iii) Father's name	:	LATE SOLAIMAN
(iv) GB member's info	:	Branch: Rohitpur, Centre # 64(Female), Member ID: 8318, Group No: 03 Member since: (7Years) First loan: BDT 4,000
Further Information:	:	Existing Loan: BDT 13000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	7 years experience in running business. He has 7 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823869696
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RAJIA AKTAR joined Grameen Bank since 7 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	EUSUF ELECTRIC
Location	:	Ramerkanda college road
Total Investment in BDT	:	BDT 230000/-
Financing	:	Self BDT 150000/-(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	:	13 ft x 7 ft= 91 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric item.▪Average 33% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

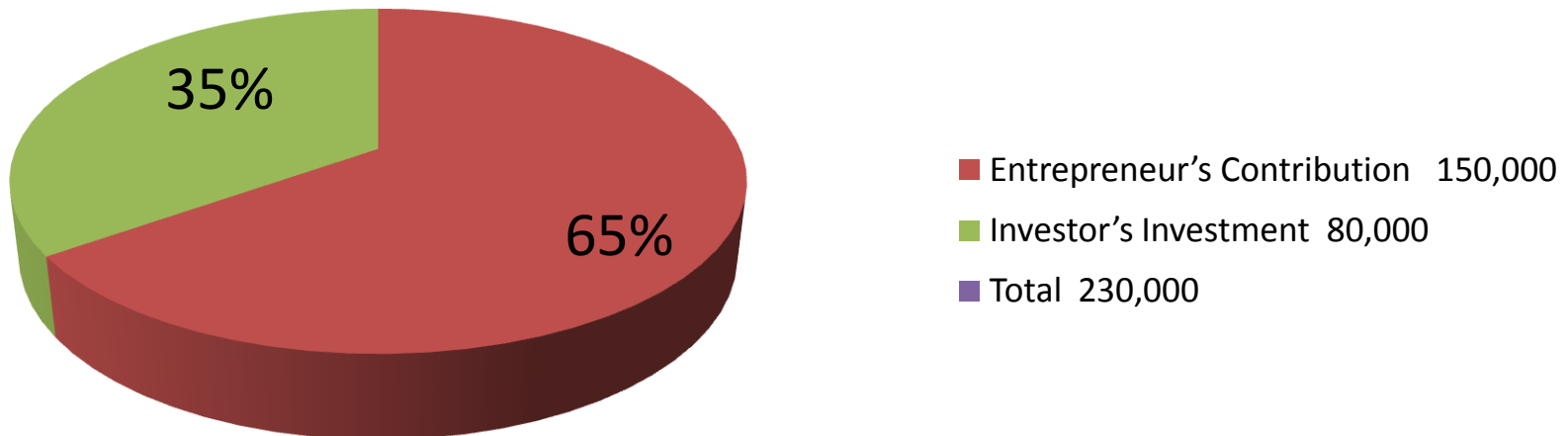
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	4100	123000	1476000
Total sales (A)	4100	123000	1476000
Less Variable Exp.			
Electric item	2747	82410	988920
Total Variable exp. (B)	2747	82410	988920
Contribution Margin CM [C= (A-B)]	1353	40590	487080
less fixed exp.			
Rent		25000	300000
Electricity bill		400	4800
Transportation		800	9600
Salary (self)		5000	60000
Salary (staff)		3000	36000
Entertainment		200	2400
Guard		150	1800
Genaretor		200	2400
Mobile		200	2400
total fixed cost (D)		34950	419400
Net profit (E) [C-D]		5640	67680

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cable	30	1700	51,000	40	1,700	68,000	119,000
Light	99	200	19,800			0	19,800
pipe	300	44	13,200			0	13,200
switch	500	70	35,000	120	100	12,000	47,000
wearing box	100	70	7,000			0	7,000
switch board	200	30	6,000			0	6,000
Others	200	90	18,000			0	18,000
Total	1429		150,000	160		80,000	230,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric item	4700	141000	1692000	1776600	1865430
Total Sales (A)	4700	141000	1692000	1776600	1865430
less variable Expenses					
Electric item	3149	94470	1133640	1190322	1249838
Total variable Expenses (B)	3149	94470	1133640	1190322	1249838
Contribution Margin (CM)= (A-B)	1551	46530	558360	586278	615591.9
Less Fixed Expenses					
Rent		25000	300000	300000	300000
Electricity bill		400	4800	4800	4800
Transportation		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Salary (staff)		3000	36000	36000	36000
Entertainment		300	3600	3600	3600
Guard		150	1800	1800	1800
Genaretor		200	2400	2400	2400
Mobile		300	3600	3600	3600
Total Fixed Cost		35350	424200	424200	424200
Net Profit (E) (C-D)		11180	134160	162078	191391.9
Investment Payback			32000	32000	32000

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

SR#	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	134,160	162,078	191391.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,160	232238
	Total Cash Inflow	214160	264238	423629.9
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	
3	Net Cash Surplus	102,160	232238	391629.9

SWOT ANALYSIS

STRENGTH

Employment: Self: 03 Family:0 Others:0
Experience & Skill : 07 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







Shine
Energy Saving Lamp

Span: 20 Watt 122 127
Weight: 12.5g
Quantity: 1000
Item Code: 1000

Net Wt:
Gross
Carton
Size:
5.25









FAMILY PICTURE

