

Proposed NU Business Name : **Ma Generator & Electric House**

স্বপ্নের বাস্তবায়ন ঘর

# মা জেনারেটর এন্ড ইলেকট্রিক হাউজ

মোঃ মোঃ খোকন গাজী | Mob: 01811 839324, 01853 669828

এখানে সকল প্রকার বৈদ্যুতিক মালামাল  
পাইকারী ও খুচরা বিক্রয় করা হয়।  
বাকিলা পশ্চিম বাজার, বাকিলা, হাজীগঞ্জ, চাঁদপুর।



মা ডিজিটাল স্টোর  
০১৮১

NU Identified and PP Prepared by  
Farzana Akter (Chandpur Sadar Unit)  
Verified by  
Abu Musa Bhuiyan

Presented by  
**Md. Khokan Gazi**

**GRAMEEN TRUST**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Md. Khokan Gazi
Age	:	28 years
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	4 brothers,1 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Manuja Begum
(iii) Father's name	:	Mr. Soleman Gazi
(iv) GB member's info	:	Branch: Bakila-Hajigonj,                      Centre # 11/m, Loanee no 2026.                      Member since 01/01/2005, First loan: Tk.5000 Existing loan: Tk. 26000, Outstanding: Tk. 20680
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class - six

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Business
Business Experiences	:	4 years
Trade license	:	124
Other Own/Family Sources of Income	:	Father (Agriculture)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01811839324
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur.

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen bank since 2005. At first she took a loan amount BDT 5,000 from Grameen Bank. NU's Father use GB loan for agricultural works. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Ma Generator & Electric House.
Address/ Location	:	Bakila bazar, Hajigonj, Chandpur.
Total Investment in BDT	:	3,17,000
Financing	:	Self BDT 1,67,000 (from existing business) 53% Required Investment BDT 1,50,000 (as equity) 47%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	35%
(ii) Estimated % of proposed gross profit margin		36%
(iii) Agreed grace period		2 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present stock items:			
Generator -1 : 80,000	1,67,000		
Generator -2 : 25,000			
Electrical Items : 35,000			
Furniture : 2000			
Own shop : 25,000			
(ii) Proposed stock items:			
Generator : 1,20,000		1,50,000	
Cable : 10,000			
Electrical Items: 20,000			
<b>Total Capital</b>	<b>1,67,000</b>	<b>1,50,000</b>	<b>3,17,000</b>

### Present stock items

Ceiling fan	= 17500
Plastic-Board	= 3000
Electrical Bulb	= 2000
Cable	= 10000
Ceiling dose & Holder	= 1500
Others	= 1000
<b>Total</b>	<b>= 35,000</b>

### Proposed items

Generator	=1,20,000
Generator cable	=10,000
Fan	=15,000
Others	=5000
<b>Total</b>	<b>=1,50,000</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from generator	900	27000	324000
Cost of Fuel		20250	243000
Profit –(A)		<b>6750</b>	81000
Sales Income	<b>650</b>	<b>19500</b>	234000
<i>Less: Cost of sales</i>		15600	187200
<b>Profit-(B )</b>		3900	46800
<b>Income from Service Charge –(C)</b>	<b>200</b>	<b>6000</b>	72000
<b>Total gross profit (35%) (D= A+B+C)</b>		<b>16650</b>	199800
<i>Less: Operating Costs</i>			
Electricity bill		200	2400
Night Guard bill		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		7000	84000
Present salary-Employee (no. of employees - 2)		5000	60000
Others cost &Entertainment		200	2400
<b>Non Cash Item:</b>			
Depreciation Expenses(furniture -10%+machinary-15%)		1330	15960
<b>Total Operating Cost -E</b>		<b>14230</b>	<b>170760</b>
<b>Net Profit ( F= D- E)</b>		<b>2420</b>	<b>29040</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Generator	1200	36000	432000	1500	45000	540000	1800	54000	648000
Less : cost of fuel		27000	324000		33300	399600		39960	479520
Profit – (A)		<b>9000</b>	108000		11700	140400		<b>14040</b>	168480
<i>Income from sales</i>	750	22500	270000	800	24000	288000	<b>900</b>	<b>27000</b>	<b>324000</b>
Less: cost of sales		18000	216000		18000	21600		21330	255960
Profit- (B)		<b>4500</b>	54000		6000	72000		<b>5670</b>	68040
Income from Service Charge (C)	200	6000	54000	200	6000	72000	250	7500	90000
<b>Total gross profit(D=A+B+C)</b>		19500	234000		23700	284400		27210	326520
<b>Less: Operating Costs</b>									
Electricity bill		200	2400		250	3000		250	3000
Night Guard bill		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		300	3600		300	3600		300	3600
Proposed Salary- Self		7000	84000		7000	84000		8000	96000
Proposed Salary- Staff (no.2 )		5000	60000		6000	72000		6000	72000
Others		200	2400		200	2400		200	2400
<b>Non Cash Item:</b>									
Depreciation Expenses		1330	15960		1330	15960		1330	15960
<b>Total Operating Cost (E)</b>		14230	170760		15280	183360		16280	195360
<b>Net profit (D-E)</b>		<b>5270</b>	<b>63240</b>		<b>8420</b>	<b>101040</b>		<b>10930</b>	<b>131160</b>
<b>Payback to GT</b>			<b>60000</b>			<b>60000</b>			<b>60000</b>
<b>Retained Income:</b>			<b>3240</b>			<b>41040</b>			<b>71160</b>

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150000	-	-
1.2	Net Profit	63240	101040	131160
1.3	Depreciation (Non cash item)	15960	15960	15960
1.4	Opening Balance of Cash Surplus		19200	76200
	<b>Total Cash Inflow</b>	<b>229200</b>	<b>136200</b>	<b>223320</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>210000</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>19200</b>	<b>76200</b>	<b>163320</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH:

Longstanding relationship with GB.  
Skill and 4 years experience  
No Competitor.

## **W**EAKNESS:

Credit Sale  
Lack of fund

## **O**PPORTUNITIES:

Would create employment opportunity in future.  
Business Expansion  
Available Customer

## **T**HREATS:

Fire  
Theft





**Generator room**















**ONIDA**  
Ceiling FAN

3 SPEED

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**ন্যাশনাল**  
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Presented at GT's 6<sup>th</sup> Internal SB Design Lab  
on April 7, 2015 at GT

