

Proposed NU Business Name: GORI NATIONAL PLUS AND ELECTRONIC

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

Project verified by:



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUL ALIM
Age	:	25-12-1989 (27 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	0 Sons & 0 Daughter
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Gori , P.O: Gori P.S: Mijjapur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAJERA BEGUM
(iii) Father's name	:	SURUJ MIAH
(iv) GB member's info	:	Branch: Gori Mijjapur, Centre # 24 (Female), Member ID: 2918/3, Group No: 09 Member since :29-01-1991 (26Years) First loan: BDT 5,000
Further Information:		Existing Loan: 50,000/-Outstanding Loan :9,340/-
(v) Who pays GB loan installment	:	Baba
(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	:	11 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-543230
Mother's Contact No.	:	01678-613274
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAJERA BEGUM joined Grameen Bank since 26 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

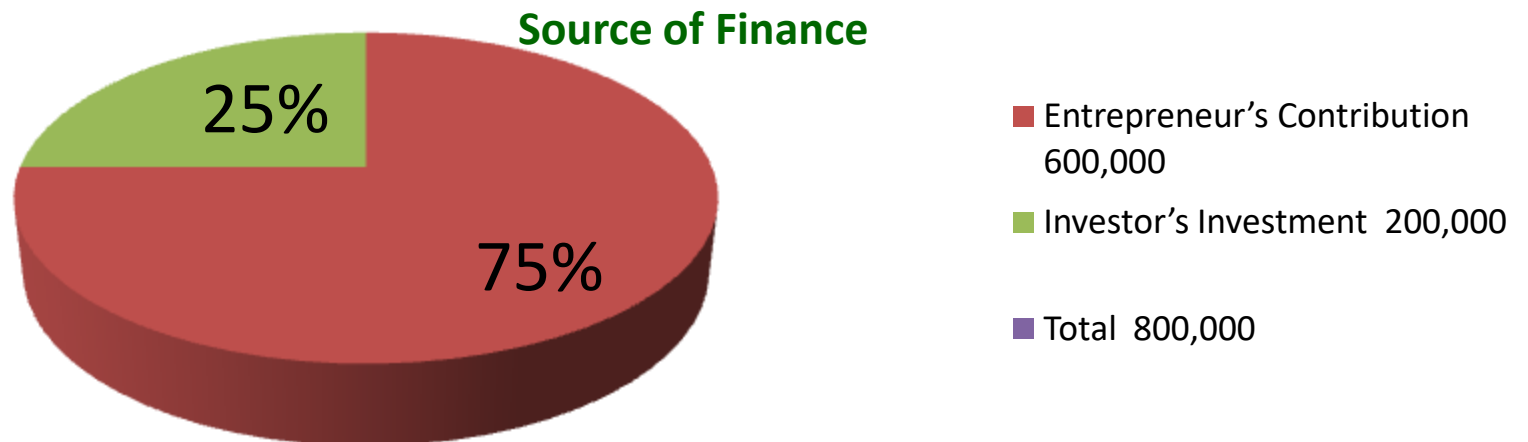
Proposed Nobin Udyokta Business Info

Business Name	:	GORI NATIONAL PLUS AND ELECTRONIC
Location	:	Hatu vanga Bazar, Mijjpur, Tangail
Total Investment in BDT	:	BDT 8,00,000/-
Financing	:	Self BDT 6,00,000/-(from existing business) 75% Required Investment BDT 2,00,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 20 ft= 400 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his business like as electronic▪The business is operating by entrepreneur. Existing two employees.▪Collects goods from Dhaka.▪Average 30 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Freeze,T.V,LED TV,Computer Box ETC	4500	135000	1620000
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Freeze,T.V,LED TV,Computer Box ETC	3150	94500	1134000
Total Variable Expense	3150	94500	1134000
Contributon Margin (CM) [C=(A-B)]	1350	40500	486000
Less Fixed Expense			
Rent		8000	96000
Electric Bill		2000	24000
Transportaion		7000	84000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		300	3600
Gard		400	4800
Mobile Bill		300	3600
Total Fixed Cost (D)		33000	396000
Net Profit (E)= [C-D]		7500	90000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Freeze	8	28,000	224,000	8	25,000	200,000	424,000
TV	8	12,000	96,000			0	96,000
LED TV	10	15,000	150,000			0	150,000
Computer Box	10	2,000	20,000			0	20,000
Security			100,000			0	100,000
			0			0	0
Others			10,000			0	10,000
	36	57000	600,000	8	25000	200,000	800000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2
Revenue(Sales)				
Freeze,T.V,LED TV,Computer Box ETC	5000	150000	1800000	1890000
0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000
Less Variable Expense (B)				
Freeze,T.V,LED TV,Computer Box ETC	3500	105000	1260000	1323000
Total Variable Expense	3500	105000	1260000	1323000
Contributon Margin (CM) [C=(A-B)]	1500	45000	540000	567000
Less Fixed Expense				
Rent		8000	96000	96000
Electric Bill		2000	24000	24300
Transportaion		7000	84000	88200
Salary (Self)		5000	60000	60000
Salary (Staff)		10000	120000	120000
Entertainment		300	3600	3600
Gard		400	4800	4800
Generator		0	0	0
Mobil Bill		300	3600	3700
Total Fixed Cost (D)		33000	396000	400600
Net Profit (E)= [C-D]		12000	144000	151200
Investment Pay Back			120,000	120,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	200,000	
1.2	Net Profit	144,000	151200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		24000
	Total Cash Inflow	344,000	175,200
2	Cash Outflow		
2.1	Purchase of Product	200,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000
	Total Cash Outflow	320,000	120,000
3	Net Cash Surplus	24,000	55,200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill :15 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

FAMILY PICTURE