

Proposed NU Business Name : Shahidul Electronics



**Nu Identified & PP Prepraed
By: Mr.Khalilur Rahman**

**Verified By:
Mr.Khalilur Rahman**

Grameen Trust



**Presented by
Md. Shahidul Islam**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md Shahidul Islam
Age	:	34
Marital Status	:	Married
Children	:	2
No. of siblings:	:	4 brothers, 2 sisters
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. Daly Begum
(iii) Father' s name	:	Late Hekmot Ali
(iv) GB member' s info	:	Branch # Dakuli Centre # 45 Loanee no# 3084 Member since # 2003 First loan # Tk. 2,000/- General loan: Tk 50,000/- Outstanding: 10,869- Special investment loan1,00,000/- Outstanding : 51,600/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, NU etc..	:	N/A
(ix) Others	:	
Education	:	Class Eight

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

Present Occupation	:	Own Business
Business Experience	:	10 (Ten) Years
Trade License	:	04610
Other Own Sources of Income	:	Cow fattening
Other Own Sources of Liabilities	:	N/A
NU Project Source/Reference	:	Dakuli ,Manikgonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU'S mother has been a member of Grameen Bank since 2003. She brought some land from GB loan. They also brought some cattle by using Grameen Bank. NU'S mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shahidul Electronics
Address/ Location	:	Bus stand, Manikgonj
Total Investment in BDT	:	6,00,000
Financing	:	Self BDT 3,00,000 (50% from existing business) Required Investment BDT 3,00,000 (50 % as equity)
Present salary/drawings from business (estimates)	:	10,000 (Tk. Ten thousand) only.
Proposed Salary	:	10,000 (Tk. Ten thousand) only.
Proposed Business (i)% of present gross profit margin	:	12%
(ii) Estimated % of proposed gross profit margin	:	11%
(iii) Agreed grace period	:	5 months
	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	9,700	2,91,000	34,92,000
<i>Less: Cost of sales (B)</i>	8,500	2,55,000	30,60,000
Gross Profit (C) [C=(A-B)]	1,200	36,000	4,32,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Shop Rent		2,000	24,000
Night Guard bill		200	2,400
Mobile bill		500	6,000
Present salary/Drawings- self		10,000	1,20,000
Conveyance		1,000	12,000
Others cost		500	6,000
Non Cash Item:			
Depreciation Expenses		1,000	12,000
Total Operating Cost (D)		15,700	1,88,400
Net Profit (C-D):		20,300	2,43,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories: 1. Stock Item (wrist watch, wall clock) = 1,00,000 2. sun glass, cassette ,DVD player = 70,000 3. Calculator, Charge Light, optical glass = 70,000 4.Furniture & Decoration = 60,000	3,00,0000/		6,00,000 (3,00,000 +3,00,000)
Proposed Items: 1. Stock Item(wrist watch, wall clock) = 1,50,000 2. sun glass, cassette DVD player = 50,000 3. Calculator, Charge Light, optical glass = 1,00,000	-	300,000	
Total Capital			6,00,000/

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
Estimated Sales (A)	15,000	4,50,000	54,00,000	15,000	4,50,000	54,00,000	15,200	4,56,000	54,72,000
<i>Less: cost of sales (B)</i>	13,400	4,02,000	48,24,000	13,400	4,02,000	48,24,000	13,500	4,05,000	48,60,000
Gross Profit (C) [C=(A-B)]	1600	48,000	5,76,000	1600	48,000	5,76,000	1700	51,000	6,12,000
<i>Less: Operating Costs</i>									
Electricity Bill		600	7,200		600	7,200		600	7200
Night Guard bill		200	2,400		200	2,400		200	2400
Rent		2,000	24,000		2,000	24,000		2,000	24000
Conveyance		1,000	12,000		1,000	12,000		1000	12,000
Mobile Bill (SMS & Reporting inclusive)		600	7,200		600	7,200		600	7,200
Proposed Salary- Self		10,000	1,20,000		10,000	1,20,000		10,000	1,20,000
Others		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation Expenses		1000	12,000		1000	12,000		1000	12000
<i>Total Operating Cost (D)</i>		15900	190800		15,900	1,90,800		15,900	190800
(Net Profit C-D) :		32,100	3,85,200		32,100	385200		35,100	4,21,200
Pay back			1,20,000			1,20,000			120,000
Retained Income:			2,65,200			2,65,200			301200

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	3,00,000		
1.2	Net Profit	3,85,200	385200	421200
1.3	Depreciation (Non cash item)	12,000	12,000	12,000
1.4	Opening Balance of Cash Surplus		2,25,600	5,02,800
	Total Cash Inflow	6,97,200	6,22,800	9,36,000
2.0	Cash Outflow			
2.1	Purchase of Product	3,00,000		
2.2	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
2.3	Payment to Grameen Bank Outstanding Loan	51,600		
	Total Cash Outflow	4,71,600	120,000	1,20,000
3.0	Net Cash Surplus	2,25,600	5,02,800	8,16,000

SWOT ANALYSIS

STRENGTH

- Long standing relationship with Grameen.
- Skill & Experience.

WEAKNESS

- Credit Service.
- Political unrest.

OPPORTUNITIES

- Huge demand from Locality.

THREATS

- Other Competition.
- Scarcity of new product.

Presented at

2nd GT Executive SB Design Lab

on January 29, 2015 at GT Conference Room

Thank you