

A Nobin Udyokta Project

Samiya Electric and Hardware



NU Identified and PP Prepared by :
Gazi Md. Nasir Uddin
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Sahin Ahmmed

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sahin Ahmmed
Age	:	08-07-1981 (34 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Hamela Begum Late Md. Kafi Branch: Kalampur Centre #, 14m Group no : 05 Loanee no.: 2921/1 Member since, 03/08/1991 First loan: 3000 Existing loan: Outstanding: nill n/a n/a n/a n/a n/a
Education	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Electronic and Hardware Business
Trade License/ Drug License		205
Business Experience And Training Info	: :	6 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01712390347
NU Project Source/Reference	:	GT –Head office/ Dhamrai Unit



NU's mother has been a member of Grameen Bank since 03/08/1991 (25 years). At first She/he took 3,000 taka from GB. NU's mother invested GB Loan in her family. NU mother gradually improved their living standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Samia Electric and Hardware
Address/ Location	:	Mohishashi Bazar, PS: Sanora, Dhamrai, Dhaka
Total Investment in BDT	:	300,000/-
Financing	:	Self BDT 200,000 (from existing business) 67% Required Investment BDT 100,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business		
(i)% of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u>			
Shop Advance:	30,000		
Showcase:	15,000		
Rack(3) :	30,000		200,000
Fan (3):	5,000		
Elec. Goods (*):	120,000		
<u>Proposed items: (**)</u>			
Electric and Hardware : 100,000/-		100,000	100,000
Total Capital	200,000	100,000	300,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Charger Light (30)-300/-	9,000
Sesser (25)-80	2,000
Steel-Pipe 25-500	7,500
Light /Bulb 50-50	10,000
Switch -100p-15.00	1,500
Switch -Board-25p-100/-	2,500
Fan-Small-10p-1000/-	10,000
Channel -20p-25	500
GI Cable- 500 G-25/-	7,500
Bat -20 p- 150/-	3,000
Steel Box 100-25/-	2,500
P. Cabble-5 item -1000/-	5,000
Tester (25P.)-40/-	1,000
Stationeries (Khata, Bag, Pencils)	20,000
Others Elec. Item	38,000
Total Present Stock	120,000

Proposed items	
Product Name with quantity	Amount
Motor 3 p- 6500/-	19,500
Plastic Door -10p -3000/-	30,000
Motor Pipe -10P-500/-	5,000
Steel Pipe -10P- 500/-	5,000
Parack -20 K-90/-	1,800
Paint -200kg-120/-	24,000
Plastic Chair 400/--25	10,000
Others -Hardware	4,700
Total Proposed Stock	100,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5,000	150,000	1,260,000
Less: Cost of sales (B)	4,250	127,500	1,530,000
Gross Profit (A-B) = [C]	750	22,500	270,000
Less: Operating Costs			
Electricity bill		500	6,000
Shop Rent		2,000	24,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Present salary/Drawings- self		6,000	72,000
Others cost ((SMS, TL renew)		300	3,600
Non Cash Item:			
Depreciation Expenses (50,000x 15%)		625	7,500
Total Operating Cost (D)		9,875	118,500
Net Profit (C-D):		12,625	151,500

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
Sales (A)	6,000	180,000	1,260,000	6,500	195,000	1,620,000	7,000	210,000	2,520,000
<i>Less: Cost of Sale (B)</i>	5,100	153,000	1,836,000	5,525	165,750	1,377,000	5,950	178,500	2,142,000
Gross Profit E= (C+D)	900	27,000	324,000	975	29,250	351,000	1,050	31,500	378,000
<i>Less: Operating Costs</i>									
Electricity bill		500	6,000		600	6,000		600	7,200
Generator bill									
Shop Rent		2,000	24,000		2,000	14,400		2,000	24,000
Night Guard bill		150	1,800		150	1,500		150	1,800
Mobile bill		500	6,000		500	6,000		550	6,600
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Others cost (fees, TL renew)		300	3,600		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses		625	7,500		625	7,500		625	7,500
Total Operating Cost		12,075	144,900		12,175	146,100		12,225	146,700
<i>Net Profit (C-D) = (E)</i>		14,925	179,100		17,075	204,900		19,275	231,300
GT payback		40,000			40,000			40,000	
Retained Income:		139,100			176,000			191,300	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	179,100	204,900	231,300
1.3	Depreciation (Non cash item)	7,500	7,500	7,500
1.4	Opening Balance of Cash Surplus	0	146,600	319,000
	Total Cash Inflow	286,600	359,000	557,800
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	146,600	319,000	517,800



STRENGTH

- Shop position is beside road
- Skilled & 6 years Experience
- Good Communication System.
- Good Networking with buyer
- Proper book keeping

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Expansion of Business
- Increasing the profitability
- Have chance to capture local whole market

THREATS

- Competitor may arise
- Fire
- Theft

Photographs



Photographs



Photographs



Photographs



Photographs



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৳১০০

৳১০০

একশত টাকা

সং ১১৪০৪৭০

কিউবিএফির হাফেজির হাফিম
দোকান ভাড়ার চুক্তিপত্র

১। যাঃ মেঃ সইফুল ইসলাম, পিতাঃ সুর মুন্সলিম বেগম, মাতাঃ মোঃ মাসুদা বেগম, গ্রামঃ মহিশাটী, পোঃ সন্দোড়া, থানাঃ ধানবাই, জেলাঃ ঢাকা। জাতীয়তাঃ বাংলাদেশী, বয়ঃ ইসলাম, পেশাঃ ব্যবসা।

— ১ম পক্ষ (মালিক পক্ষ) —

২। মেঃ শাহীন আবেদন, পিতাঃ মেঃ আবু কাফি, গ্রামঃ মহিশাটী, পোঃ সন্দোড়া, থানাঃ ধানবাই, জেলাঃ ঢাকা। জাতীয়তাঃ বাংলাদেশী, বয়ঃ ইসলাম, পেশাঃ ব্যবসা।

— ২য় পক্ষ (স্বত্বাধীয়া পক্ষ) —

স্বত্বঃ অধিকার = ৩০,০০০/- (ত্রিশ হাজার) টাকা। মাসিক ভাড়া = ২,০০০/- (দুই হাজার) টাকা।
মেয়াদ = ০১/১০/২০১৪ইং। স্বীকৃতি ০১/১০/২০১৪ইং। পত্রিকার নং = ০২ (দুই)। কলকাতার জন্য কলকাতা হাটতে।

হাফিজুর রহমান

১ম পক্ষের স্বাক্ষর (মালিক পক্ষ)

হাফিজুর রহমান

২য় পক্ষের স্বাক্ষর (স্বত্বাধীয়া পক্ষ)

স্বাক্ষরের স্থান

- ১। মেঃ আবু কাফি
- ২। হাফিজুর রহমান

০১

গ্রামীণ ব্যাংক

শাখা

সহজ স্বপ্নের পাশ বই

নাম: হামিম দা

কর্মী নং: ২১২২৮

গ্রুপ নং: ০৮

কেন্দ্র নং: ১৫৫

কেন্দ্রের নাম: আহিঙ্গামি

বই ইস্যুর তারিখ: ২০১৪

শাখা ব্যবস্থাপকের স্বাক্ষর



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