

Proposed NU Business Name: **SOHEL ELECTRIC & ELECTRONICS**



Project identification and prepared by: Saidullah,
Dupchachia Unit, Bogra

Project verified by: MD. Mujharul Islam



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SHOHEL RANA
Age	:	19-01-1991(24 Years)
Education, till to date	:	Class V
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Sister 2 Brother
Address	:	Vill: Dhanpuja, P.O: talora, P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. REHENA BEGUM
(iii) Father's name	:	MD. ABU BAKKAR SIDDIQ
(iv) GB member's info	:	Branch: Kundogram, adomdighi, Centre # 51(Female), Member ID: 2213/1, Group No: 04 Member since: 01-11-1992 (07Years) First loan: BDT -5000
Further Information:		Existing Loan: BDT 10000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	Father
(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	:	1 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01768-757347
Mother's Contact No.	:	01729-914875
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. REHENA BEGUM joined Grameen Bank since 7 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SOHEL ELECTRIC & ELECTRONICS
Location	:	Rail gate, alora, Dupchachia
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 60% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	BDT 19,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; electric item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

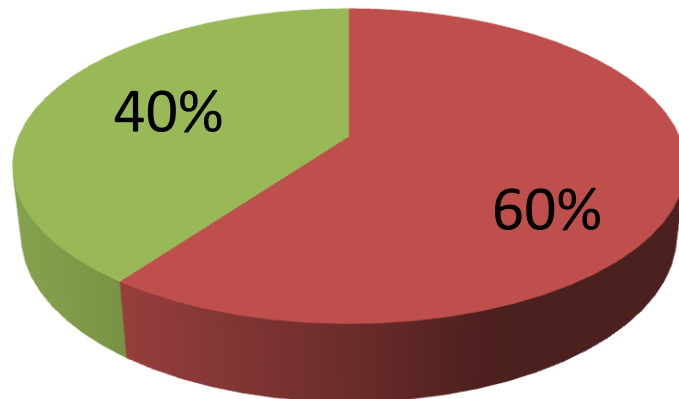
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric & Electronics	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Electric & Electronics	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		1,600	19,200
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		700	8,400
Entertainment		300	3,600
Total fixed Cost (D)		8,300	99,600
Net Profit (E) [C-D]		6,700	80,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Bulb	150	200	30,000	0	0	0	30,000
Electric Item	400	200	80,000	400	100	40,000	120,000
Mobile	10	2000	20,000	15	2,000	30,000	50,000
Electric Cable	0	0	0	1,000	30	30,000	30,000
Others	100	200	20,000	0		0	20,000
Total	660	2600	150,000	1,415	2,130	100,000	250,000

Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric & Electronics	3,800	114,000	1,368,000	1,436,400
Total Sales (A)	3,800	114,000	1,368,000	1,436,400
Less. Variable Expense				
Electric & Electronics	3,040	91,200	1,094,400	1,149,120
Total variable Expense (B)	3,040	91,200	1,094,400	1,149,120
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600	287,280
Less. Fixed Expense				
Rent		1,600	19,200	19,200
Electricity Bill		400	4,800	5,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Transportation		1,000	12,000	14,000
Entertainment		300	3,600	4,000
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		11,700	140,400	144,200
Net Profit (E) [C-D]		11,100	133,200	143,080
Investment Payback			60,000	60,000

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	100,000	
1.2	Net Profit	133,200	143,080
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		73,200
	Total Cash Inflow	233,200	216,280
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	73,200	156,280

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 01 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









FAMILY PICTURE

