

Proposed NU Business Name: **SAGOTOM ELECTRONICS**



Project identification and prepared by: Md. Habil Uddin Shah,
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ALOMGIR HOSSAIN
Age	:	1-2-1983 (33 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	1 Son & 1 daughter
No. of siblings:	:	3 Brothers, 3 Sister
Address	:	Vill: Rosulpur , P.O: Abdullahpur, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MAJEDA BEGUM
(iii) Father's name	:	ABDUL MALEK
(iv) GB member's info	:	Branch: Basta , Centre # 9(Female), Member ID: 2933/2, Group No: 05 Member since: 27-4-1998-2005 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	12 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.	:	01715959143
Mother's Contact No.	:	01858914961
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneegonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MAJEDA BEGUM joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SAGOTOM ELECTRONICS
Location	:	Rosulpur, Abdullahpur, Keraneegonj
Total Investment in BDT	:	BDT 175,000/-
Financing	:	Self BDT 125000-(from existing business) 71% Required Investment BDT 50,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18 ft x 9 ft= 162 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electronics item etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

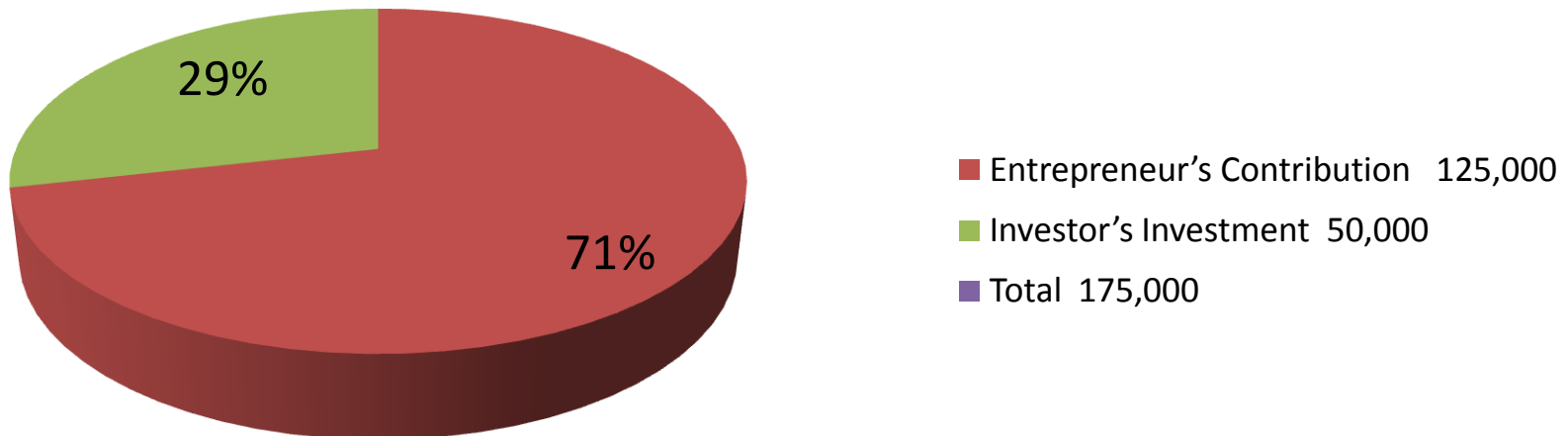
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	3000	90000	1080000
Total sales (A)	3000	90000	1080000
Less Variable Exp.			
Electric item	2550	76500	918000
Total Variable exp. (B)	2550	76500	918000
Contribution Margin CM [C= (A-B)]	450	13500	162000
less fixed exp.			
Rent		2400	28800
Electricity bill		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile		300	3600
total fixed cost (D)		8400	100800
Net profit (E) [C-D]		5100	61200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tube	10	4000	40,000	10	4,000	40,000	80,000
TV	20	1400	28,000	0	0	0	28,000
Cable	30	500	15,000	20	500	10,000	25,000
TV	5	4000	20,000			0	20,000
others	120	100	12,000			0	12,000
Security			10,000				10,000
Total	185		125,000	30		50,000	175,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric item	4000	120000	1440000	1512000
Total Sales (A)	4000	120000	1440000	1512000
less variable Expenses				
Electric item	3400	102000	1224000	1285200
Total variable Expenses (B)	3400	102000	1224000	1285200
Contribution Margin (CM)= (A-B)	600	18000	216000	226800
Less Fixed Expenses				
Rent		2400	28800	28800
Electricity bill		500	6000	6000
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Mobile		400	4800	4800
Total Fixed Cost		8600	103200	103200
Net Profit (E) (C-D)		9400	112800	123600
Investment Payback			30000	30000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	112,800	123,600
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		82,800
	Total Cash Inflow	162800	206400
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	82,800	176400

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 12 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



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আলমগীর হোসেন
 Name: Md. Alomgir Hossain
 পিতা: আব্দুল মালেক
 মাতা: মাজেদা বেগম
 Date of Birth: 01 Jan 1983
 ID NO: 2613813229501

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
 কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/রাস্তা: রসুলপুর, চর গলাগলিয়া, ডাকঘর: আব্দুল্লাহপুর - ১৩১১,
 কেরানীগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর
 প্রদানের তারিখ: ১৯/০৬/২০০৮

প্রত্যয়ন পত্র

প্রঃ মর্মে - প্রত্যয়ন পত্র - মর্মে
 মে, মর্মে - মোঃ আলমগীর হোসেন
 মর্মে (মর্মে - মর্মে) মর্মে
 মর্মে মর্মে মর্মে মর্মে
 তিনি মর্মে মর্মে ২৫০৪/১১
 মর্মে মর্মে মর্মে মর্মে
 মর্মে মর্মে মর্মে মর্মে
 মর্মে মর্মে মর্মে মর্মে

মর্মে মর্মে মর্মে
 মর্মে মর্মে মর্মে
 মর্মে মর্মে মর্মে
 মর্মে মর্মে মর্মে

FAMILY PICTURE

