

## Proposed NU Business Name: **SELIM ELECTRIC O ELECTRONICS**



Project identification and prepared by: Md. Rokon Uddin,  
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SELIM REZA</b>
Age	:	10-05-1989 (22 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	02 Brother, 01 Sister
Address	:	Vill: Dowlotpur, P.O:Dowlotpur, P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST. KHODEZAI</b>
(iii) Father's name	:	<b>MD. AZAD ALLI PAIK</b>
(iv) GB member's info	:	Branch: Achpara, Bagmara Centre 9 (Female), Member ID: 1664/1, Group No: 05 Member since: 2001-2008(7Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: Paid/=
(v) Who pays GB loan installment	:	No
(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	:	6 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-157537
Mother's Contact No.	:	01786-864387
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. KHODEZA** joined Grameen Bank since 7 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b><i>SELIM ELECTRIC O ELECTRONICS</i></b>
Location	:	Hatgangopara Bazar, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,50,000/- (from existing business) 83% Required Investment BDT 50,000 (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 11 ft = 264 sft
Implementation	:	<ul style="list-style-type: none"> <li>▪ The business is planned to be scaled up by investment in existing; Electric item etc.</li> <li>▪ Average 20% gain on sale.</li> <li>▪ The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li> <li>▪ The shop is Rent</li> <li>▪ Collects goods from Rajshahi.</li> <li>▪ Agreed grace period is 3 months.</li> </ul>

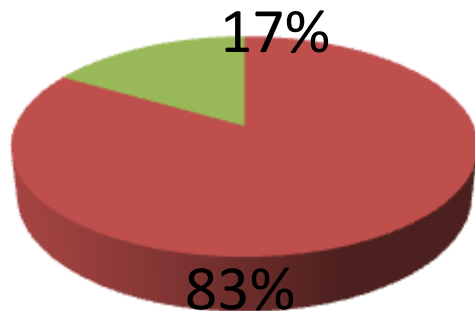
## Existing Business

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>	<b>3,000</b>	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	90,000	10,80,000
<b>Less. Variable Expense</b>			
Electric o Electronics Item	2,400	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>2,400</b>	72,000	8,64,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	18,000	2,16,000
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)			
Guard		50	600
Transportation		500	6,000
Entertainment		250	3,000
Bank service Charge			
<b>Total fixed Cost (D)</b>		<b>8,000</b>	<b>96,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,000</b>	<b>1,20,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Siling Fan	2	2500	5,000	-	-	-	5,000
Tar	70	1800	1,26,000	10	1800	18,000	1,44,000
Mobile Bettary	200	200	40,000	60	200	12,000	52,000
Enargy Valp	150	200	30,000	100	200	20,000	50,000
Others	-	-	29,000	-	-	-	29,000
Bot	50	400	20,000	-	-	-	20,000
<b>Total</b>	<b>64</b>		<b>2,50,000</b>	<b>100</b>		<b>50,000</b>	<b>3,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 50,000
- Total 300,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3<sup>rd</sup> Year</b>
<b>Revenue (sales)</b>					
<b>Electric o Electronics Item</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Total Sales (A)</b>	4,500	1,35,000	16,20,000	17,01,000	17,86,050
<b>Less. Variable Expense</b>					
<b>Electric o Electronics Item</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Total variable Expense (B)</b>	3,600	1,08,000	12,96,000	13,60,800	14,28,840
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000	3,40,200	3,57,210
<b>Less. Fixed Expense</b>					
Rent		1,500	18,000	18,000	18,000
Electricity Bill		600	7,200	7,500	8,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		1,000	12,000	13,000	15,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		50	600	600	600
Bank service Charge		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>9,250</b>	<b>1,11,000</b>	<b>1,13,300</b>	<b>1,16,800</b>
<b>Net Profit (E) [C-D]</b>		<b>17,750</b>	<b>2,13,000</b>	<b>2,26,900</b>	<b>2,40,400</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,13,000	2,26,900	2,40,400
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,93,000	3,99,900
	<b>Total Cash Inflow</b>	<b>2,63,200</b>	<b>4,19,900</b>	<b>6,40,300</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,93,000</b>	<b>3,99,900</b>	<b>6,20,300</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 6 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

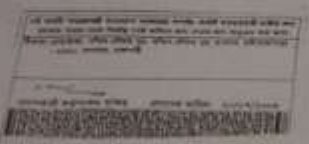
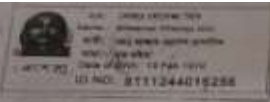
Pictures





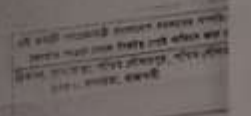






### প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করিতেছি যে, মেহেদী বেগমেরা জিবি, স্মার্টি মেডে প্রকল্পে কাজী, রাসম পল্লব  
কৌশলসূত্র, আনন্দনাথ হুটপাড়াপাড়া, উপজেলায় বাসকারী, জেলায় রাজশাহী। এক হীরা পিতৃ স্বত্ব প্রমাণ  
কার্যক্রমের জন্য কোর্টের নির্ধারিত সময়। কর্তৃত্বের জিবি প্রমাণের কারণে স্বত্বের কার্যক্রম পূর্ণ হতে পার  
নিচ্ছে।



### নামনি ফর্ম

কর্তৃপক্ষ নাম: <u>নামনি ফর্ম</u>	কর্তৃপক্ষ পতা: <u>নামনি ফর্ম</u>
কর্তৃপক্ষ ঠিকানা: <u>নামনি ফর্ম</u>	কর্তৃপক্ষ ফোন: <u>নামনি ফর্ম</u>

কর্তৃপক্ষ নাম: নামনি ফর্ম  
 নতুন উদ্যোগের নাম: নামনি ফর্ম  
 ইমেইল ঠিকানা: নামনি ফর্ম  
 নতুন উদ্যোগের মূল্যবান তারিখ: নামনি ফর্ম

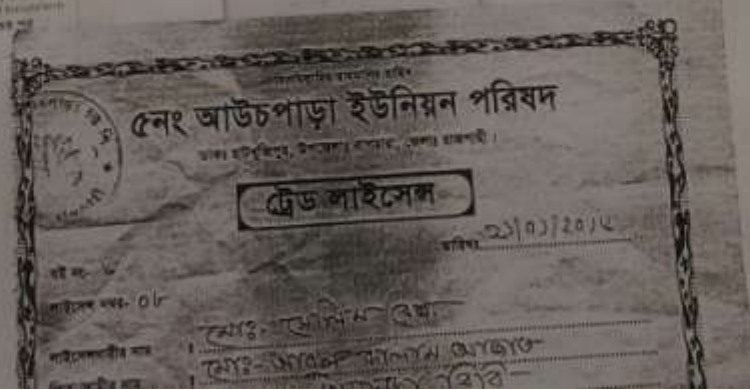
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নতুন উদ্যোগের নাম: নামনি ফর্ম  
 তারিখ: নামনি ফর্ম  
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### ঘর ভাড়া চুক্তিপত্র

২য় লক (ভাড়াটিয়া)  
 নাম: নামনি ফর্ম  
 পিতার নাম: নামনি ফর্ম  
 জন্ম তারিখ: নামনি ফর্ম  
 ঠিকানা: নামনি ফর্ম  
 বা, জেলায় রাজশাহী।





# FAMILY PICTURE

