

Proposed NU Business Name: M/S R,G,S TELECOM & ELECTRICS



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Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE.SANJAI KUMER SAHA
Age	:	15-11-1995 (25 Years)
Education, till to date	:	BBS 3 rd Year
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Bother 3 Sister
Address	:	Vill: Mirjapur, P.O: Mirjapur, P.S: Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	SONDTH RANI SAHA
(iii) Father's name	:	LET. MONORONJON SAHA
(iv) GB member's info	:	Branch:Mirjapur,Sherpur,Centre # 70 (Female), Member ID:5884; Group No:02 Member since: 08-10-1993(12 Years) First loan: -4,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: NILL
(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	:	04 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-231556
Mother's Contact No.	:	01711-207623
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SONDTH RANI SAHA joined Grameen Bank since 12 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S R,G,S TELECOM & ELECTRICS
Location	:	Mirjapur,Sherpur
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 400,000/-(from existing business) 83% Required Investment BDT 80,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Moy one Frig , LED,Television, Rice Kukar,Etc.▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Moy one Frig , LED,Televison, Rice Kukar,Etc.	4000	120000	1440000
		0	0
Total Sales(A)	4000	120000	1440000
Less Variable Expense (B)			0
Moy one Frig , LED,Televison, Rice Kukar,Etc.	3520	105600	1267200
Total Variable Expense	3520	105600	1267200
Contributon Margin (CM) [C=(A-B)]	480	14400	172800
Less Fixed Expense			
Rent		700	8400
Electric Bill		500	6000
Transportaion		1200	14400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		350	4200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8250	99000
Net Profit (E)= [C-D]		6150	73800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Moy one Frig	7	25,000	175,000	6	650	3,900	178,900
LED	3	15,000	45,000	5	1900	9,500	54,500
Televison	4	14,000	56,000	20	100	2,000	58,000
Gas Selider	9	2500	22,500	13	2000	26,000	48,500
Rice Kukar	4	2,000	8,000	5	2000	10,000	18,000
Fan	6	2200	13,200	5	2200	11,000	24,200
Kari Kukar	2	1900	3,800			0	3,800
Othes			26,500			17,600	44,100
Security			50,000			0	50,000
			0			0	0
	35	62600	400,000	54	8850	80,000	480000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Moy one Frig , LED,Televison, Rice Kukar,Etc.	7000	210000	2520000	2646000	2778300
0	0	0	0	0	0
Total Sales(A)	7000	210000	2520000	2646000	2778300
Less Variable Expense (B)					
Moy one Frig , LED,Televison, Rice Kukar,Etc.	6160	184800	2217600	2328480	2444904
Total Variable Expense	6160	184800	2217600	2328480	2444904
Contributon Margin (CM) [C=(A-B)]	840	25200	302400	317520	333396
Less Fixed Expense					
Rent		700	8400	8400	8400
Electric Bill		500	6000	6300	6600
Transportaion		1200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		350	4200	4200	4200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8250	99000	100120	101276
Net Profit (E)= [C-D]		16950	203400	213570	224249
Investment Pay Back			32,000	32,000	32,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	203,400	213570	224248.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		171400	352970
	Total Cash Inflow	283,400	384,970	577,219
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	171,400	352,970	545,219

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:05Others:0
Experience & Skill : 04 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

