Proposed NU Business Name: GOLAP ELECTRONICS



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka

Project verified by: Md. Abu Bakkar Siddique



Brief Bio of The Proposed Nobin Udyokta						
Name	:	GULAP MIA				
Age	:	01-01-1981 (36 Y <i>ears</i>)				
Education, till to date	:	SSC				
Marital status	:	Married				
Children	:	01 Dauther				
No. of siblings:	:	03 Brothers 01 Sisters				
Address	:	Vill:177, Holan , P.O: Dakshinkhan , P.S: Dakshinkhan, Dist: Dhaka				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father Jida Begum Md Abdul baten Branch: Dakshinkhan, Centre # 17 (Female), Member ID: , Group No: 0 Member since: 05-07-2005 (12 Years) First loan: BDT = 10,000 /-				
Further Information:	١.	Outstanding loan:= 25100/- Father				
(v) Who pays GB loan installment (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 & Skill	:	15 years of business experience.
Own Business and	:	10 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	•••	01619-144093
Family's Contact No.	:	01819-144093
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Jida Begum joined Grameen Bank since 02 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

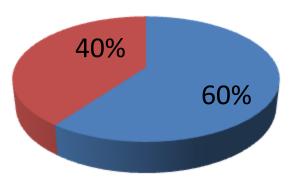
Proposed Nobin Udyokta Business Info						
Business Name	:	GULAP ELECTRONICS				
Location	:	Dakshinkhan Bazar, Dakshinkhan Dhaka				
Total Investment in BDT	:	BDT 750,000/-				
Financing	:	Self BDT 450,000/- (from existing business) 60%				
Present salary/drawings from business (estimates)	:	Required Investment BDT 300,000/- (as equity) 40 % BDT 7,000				
Proposed Salary	:	BDT 7,000				
Size of shop	:	13 ft x 10 ft= 130 square ft				
Security of the shop	:	BDT 50,000				
Implementation		 The business is planned to be scaled up by investment in existing goods like; Display, Charger, Batary, Kartrige, Glass paper & Mobile Servicing etc. Average 25 % gain on sales. The business is operating by entrepreneur. Existing two employee. The shop is rented. Collects goods from gulistan. Agreed grace period is 3 months. 				

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Mobile Accossories	3,500	105,000	1,260,000			
Servicing & Bkash,Flexi load	600	18,000	216,000			
Total Sales (A)	4,100	123,000	1,476,000			
Less. Variable Expense						
Mobile Accossories	2,625	78,750	945,000			
Total variable Expense (B)	2,625	78,750	945,000			
Contribution Margin (CM) [C=(A-B)	1,475	44,250	531,000			
Less. Fixed Expense						
Rent		4,000	48,000			
Electricity Bill		1000	12,000			
Transportation		3,000	36,000			
Mobile Bill		1000	12,000			
Entertainment		500	6,000			
Salary (sttaf)		14,000	168,000			
Salary (self)		7,000	84,000			
Total fixed Cost (D)		30,500	366,000			
Net Profit (E) [C-D)		13,750	165,000			

Investment Breakdown								
Dantianlana		Existing	3	Particulars Proposed			Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total
Display	350	400	140000	Display	250	400	100000	240,000
Charger	100	100	10000	Charger	150	100	15000	25,000
Batary	150	200	30000	Batary	200	200	40000	70,000
Glass paper	250	50	12500	Glass paper	220	50	11000	23,500
Cartrige	50	300	15000	Cartrige	50	300	15000	30,000
Print Colour	40	500	20000	Print Colour	40	500	20000	40,000
Mobile Accssories	250	120	30000	Mobile Accssories	250	120	30000	60,000
Cover	300	150	45000	Cover	300	150	45000	90,000
Machinaries	4	20000	80000				0	80,000
Secuirity Advanced	1	50000	50000				0	50,000
Others			17500	Others			24,000	41,500
Total			450,000				300,000	750,000

Source of Finance

■ Entrepreneur's contibution 450000 ■ Investor's Investment 300000 ■ Total 750000



Financial					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Mobile Accossories	4,500	135,000	1,620,000	1,701,000	1,786,050
Servicing & Bkash,Flexi load	650	19,500	234,000	245,700	257,985
Total Sales (A)	5,150	154,500	1,854,000	1,946,700	2,044,035
Less. Variable Expense					
Mobile Accossories	3,375	101,250	1,215,000	1,275,750	1,339,538
Total variable Expense (B)	3,375	101,250	1,215,000	1,275,750	1,339,538
Contribution Margin (CM) [C=(A-B)	1,775	53,250	639,000	670,950	704,498
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		1050	12,600	13,230	13,892
Transportation		3,300	39,600	41,580	43,659
Mobile Bill		1,200	14,400	15,120	15,876
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)	,	14,000	168,000	176,400	185,220
Salary (self)		7,000	84,000	84,000	84,000
Non Cash Item	,	!			
Depreciation		1,500	18,000	18,000	18,000
Total Fixed Cost		32,550	390,600	402,630	415,262
Net Profit (E) [C-D)		20,700	248,400	268,320	289,236
Investment Payback			120,000	120,000	120,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	248,400	268,320	289,236
1.3	Depreciation (Non cash item)	18,000	18,000	18,000
1.4	Opening Balance of Cash Surplus		146,400	312,720
	Total Cash Inflow	566,400	432,720	619,956
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	120,000	120,000	120,000
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	146,400	312,720	499,956

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:02

Experience & Skill: 15 Years

Own Business: 10 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

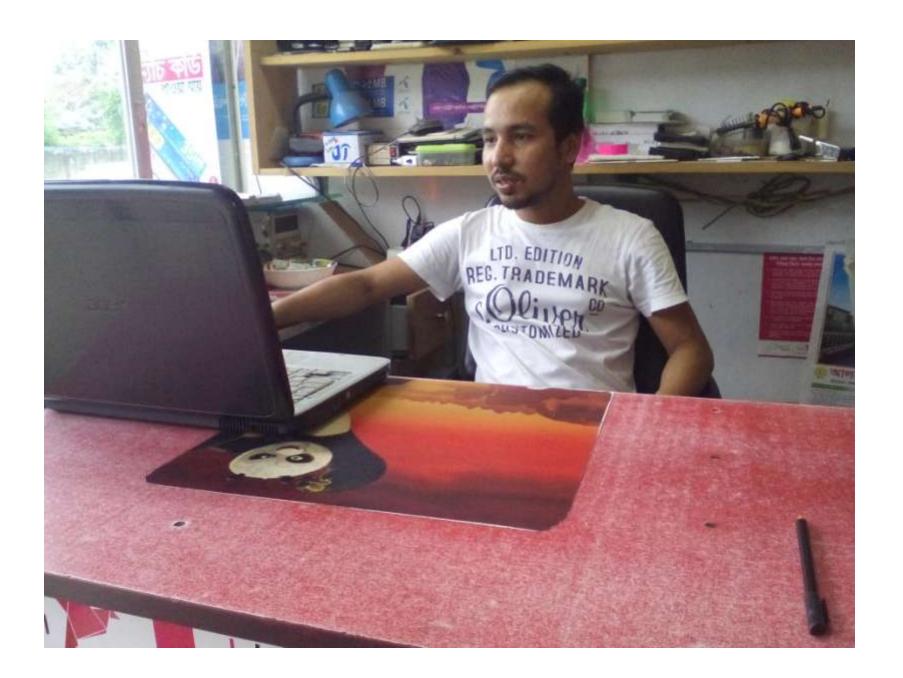
















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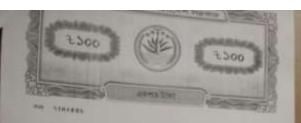
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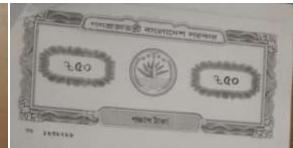
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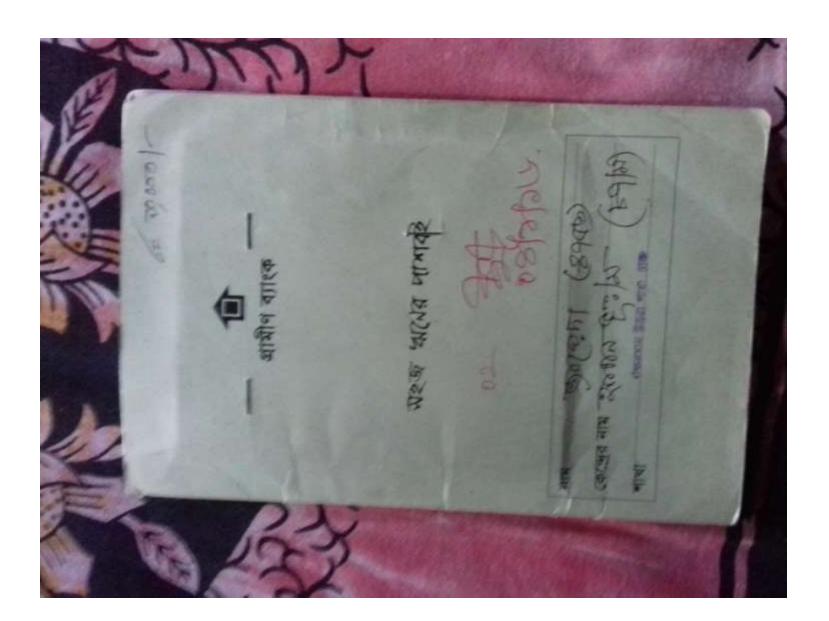
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FAMILY PICTURE

