

Proposed NU Business Name: **GARMAN ELECTRONIC**

Project identification and prepared by: Mafuza Khatun

Project verified by: Siddikur Rahaman



Brief Bio of The Proposed Nobin Udyokta

Name	:	SOHIDUL ISLAM
Age	:	00-02-1982 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0 Daughter ; 02 Sons
No. of siblings:	:	02 Brothers & 03 Sisters
Address	:	Vill: Noluia P.O: Noluia, P.S:Sokhipur, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	AMENA BEGUM
(iii) Father's name	:	MD : AJHER MOLLAH
(iv) GB member's info	:	Branch: Jadobpu, Centre # 10 (Female), Member ID: 7345, Group No: 10 Member since: 1996-2001 (06 Years) First loan: BDT 26,000 Taka.
Further Information:		Existing loan: 20,000, Outstanding loan: /-
(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.)	:	None
Business Experiences and Training Info	:	20 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01910-619670
Family's Contact No.	:	01732-291842
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shokipur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AMENA BEGUM Joined Grameen Bank Since 05 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

Proposed Nobin Udyokta Business Info

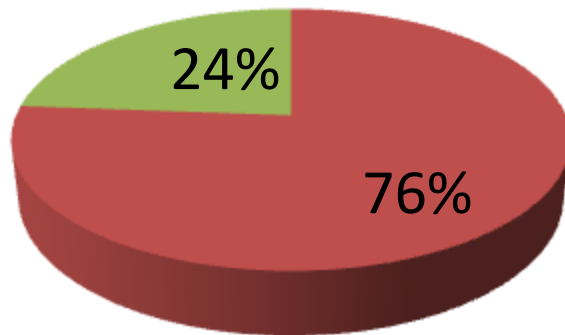
Business Name	:	GARMAN ELECTRONIC
Location	:	Noluia Bazar,Shokipur
Total Investment in BDT	:	BDT 210,000 Taka
Financing	:	Self BDT 160000 (from existing business) 62% Required Investment BDT 50,000(as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft x 12 ft= 120 Square ft
Security of the shop	:	70000 taka.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like Fan,light, Bulb,electronic item,ETC; ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing no Employee. ▪The shope is rented. ▪Collects goods from Noluia ▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Fan,light, Bulb,electronic item,ETC	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Fan,light, Bulb,electronic item,ETC	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		500	6000
Transportaion		1500	18000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		6500	78000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fan	10	2,500	25,000	15	3200	48,000	73,000
Light	30	200	6,000			0	6,000
Bulb	100	230	23,000			0	23,000
wire			30,000			0	30,000
security			70,000			0	70,000
Others			6,000			0	6,000
						2,000	2,000
	140	2930	160000	15	3200	50000	210000

Source of Finance



- Entrepreneur's Contribution 160,000
- Investor's Investment 50,000
- Total 210,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fan,light, Bulb,electronic item,ETC	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1875	56250	675000	708750	744188
Total Variable Expense	1875	56250	675000	708750	744188
Contributon Margin (CM) [C=(A-B)]	625	18750	225000	236250	248063
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		500	6000	6300	6600
Transportaion		1500	18000	18900	19845
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8500	102000	103300	104645
Net Profit (E)= [C-D]		10250	123000	129150	135608
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	123,000	129150	135607.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		103000	212150
	Total Cash Inflow	173,000	232,150	347,758
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	103,000	212,150	327,758

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 20 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