

A Nobin Udyokta Project Ma Electrics



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Ramganj Unit
Anchal-2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| | | |
|--|---|---|
| Name | : | Samir Chandra Pal |
| Age | : | 01/03/1988 (Years-29) |
| Marital status | : | Married |
| Children | : | N/A |
| No. of siblings: | : | Brothers;-03 ,Sister-01 |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input type="text"/> Father <input type="text"/> |
| (ii) Mother's name | : | Dipali Rani Pal |
| (iii) Father's name | : | Jaganath Paul |
| (iv) GB member's info | : | Member since:01/02/2010 Branch:Porkot,chatkhil,Centre no.15, Group:06 Loanee No.2244,First loan:.,10,000/- Existing loan:50,000 ,Outstanding: 30,200/- |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Brother |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF etc.. | : | N/A |
| (ix) Others | : | N/A |
| Education | : | Class Ten |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



| | | |
|---|---|---|
| Present Occupation | : | Electrics Business |
| Trade License Number | : | 1354 |
| Business Experiences and Training Info | : | 9 years . He got training from Chatkhil . |
| Other Own/Family Sources of Income | : | His two brother is job holder . |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01720-456745 |
| NU Project Source/Reference | : | GT Ramgonj Unit Office, Lakshmipur |

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2010 . At first his mother took a loan amount of ,000 BDT from Grameen Bank. NU's mother built their own house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



| | | |
|--|---|--|
| Business Name | : | Ma Electrics |
| Address/ Location | : | Dosghoria bazar, Chatkhil, Nowakhali . |
| Total Investment in BDT | : | 2,65,000/- |
| Financing | : | Self BDT : 2,05,000 (from existing business) - 77% Required Investment BDT : 60,000 (as equity) - 23% |
| Present salary/drawings from business (estimates) | : | BDT 7,000 |
| Proposed Salary | : | BDT 7,000 |
| Proposed Business % of present gross profit margin | : | 15% |
| Estimated % of proposed gross profit margin | : | 15% |
| Agreed grace period | : | 02 months |

PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|---------------------------------|-------------------|-----------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| <u>Present Stock Item:</u> 1. Electrics item:- Multipack ,switch, socket, board, energy bulb, remote, LED bulb , Solar fan, light, Charger fan, Charger light , battery Present Stock: (*) 2.Advance 3.Decoration | 1,50,000 50,000 5,000 | | 2,05,000 |
| <u>Proposed Stock item: (**)</u> Electrics item:- Multipack ,switch, socket, board, energy bulb, remote, LED bulb , Solar fan, light, Charger fan, Charger light , battery | | 60,000 | 60,000 |
| Total Capital | 2,05,000 | 60,000 | 2,65,000 |

PRESENT & PROPOSED INVESTMENT Breakdown

Annex-2



PRESENT STOCK ITEMS

| Product name with quantity | Amount |
|---|-----------------|
| .1 Electrics item:- Multipack ,switch,choket, bord, anarji bulb, rimort, L I D bulb , choler fan, light, Charger fan, Charger light , battery etv | 1,50,000 |
| 2.Advance | 50,000 |
| 3.Decoration | 5,000 |
| Total Present Stock | 2,05,000 |

PROPOSED ITEMS

| Product name with quantity | Amount |
|--|---------------|
| 1.Electrics item:- Multipack ,switch,choket, bord, anarji bulb, rimort, L I D bulb , choler fan, light, Charger fan, Charger light , battery etv | 60,000 |
| Total proposed Stock | 60,000 |

EXISTING BUSINESS OPERATIONS Info.



| | | | |
|-----------------------------------|------------|---------------|-----------------|
| Sales Income (A) | 2,000 | 45,000 | 5,40,000 |
| <i>Less: Cost of sales (B)</i> | 1,700 | 36,000 | 4,32,000 |
| Profit (C) [C=(A-B)] | 300 | 9,000 | 1,08,000 |
| Income from mobile service (D) | 400 | 12,000 | 1,44,000 |
| Gross Profit (E) [= (C+D)] | 700 | 21,000 | 2,52,000 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 700 | 8,400 |
| Generator bill | | 300 | 3,600 |
| Shop Rent | | 2,200 | 26,400 |
| Mobile bill & Others | | 500 | 6,000 |
| Present salary | | 7,000 | 84,000 |
| Non Cash Item: | | | |
| Depreciation (50,000*10%) | | 417 | 5,004 |
| Total Operating Cost (F) | | 11,117 | 1,33,404 |
| Net Profit (E-F): | | 9,883 | 1,18,596 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | |
|---------------------------------|--------------|----------|----------|--------------|----------|----------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Estimated Sales (A) | 2,500 | 45,000 | 5,40,000 | 3,000 | 75,000 | 9,00,000 |
| Less: cost of sales (B) | 1,200 | 36,000 | 4,32,000 | 2,000 | 60,000 | 7,20,000 |
| Profit (C) [C=(A-B)] | 375 | 9,000 | 1,08,000 | 450 | 15,000 | 1,80,000 |
| Income from mobile service (D) | 400 | 12,000 | 1,44,000 | 500 | 15,000 | 1,80,000 |
| Gross Profit (E=C+D) | 775 | 23,250 | 2,79,000 | 950 | 28,500 | 3,42,000 |
| <i>Less: Operating Costs</i> | | | | | | |
| Electricity bill | | 700 | 8,400 | | 800 | 9,600 |
| Generator bill | | 300 | 3,600 | | 400 | 4,800 |
| Shop Rent | | 2,200 | 26,400 | | 2,200 | 26,400 |
| Mobile & Others | | 600 | 7,200 | | 700 | 8,400 |
| Salary (Self) | | 7,000 | 84,000 | | 8,000 | 96,000 |
| Non Cash Item: | | | | | | |
| Depreciation Expenses | | 417 | 5,004 | | 417 | 5,004 |
| Total Operating Cost (F) | | 11,280 | 1,34,604 | | 12,517 | 1,50,204 |
| (Net Profit E-F) : | | 11,970 | 1,44,396 | | 18,120 | 1,91,796 |
| Pay Back | | 36,000 | | | 36,000 | |
| Retained Income: | | 1,08,396 | | | 1,55,796 | |

CASH FLOW Projection on Business Plan (Rec. & Pay.)



| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|------|---------------------------------|-----------------|-----------------|
| 1.0 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 60,000 | 0 |
| 1.2 | Net Profit | 1,44,396 | 1,91,796 |
| 1.3 | Depreciation (Non Cash Item) | 5,004 | 5,004 |
| 1.4 | Opening Balance of Cash Surplus | | 1,13,400 |
| | Total Cash Inflow | 2,09,400 | 3,10,200 |
| 2.0 | Cash Outflow | | |
| 2.1 | Purchase of Cow | 60,000 | 0 |
| 2.2 | Payment of GB Loan | 0 | 0 |
| 2.3 | Investment Pay Back | 36,000 | 36,000 |
| | Total Cash Outflow | 96,000 | 36,000 |
| 3.0 | Net Cash Surplus | 1,13,400 | 2,74,200 |

SWOT Analysis



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|---|--|
| STRENGTH <ul style="list-style-type: none">➤ Skilled & 09 years experience➤ Well known in local areas | WEAKNESS <ul style="list-style-type: none">➤ Opponent in same areas➤ Credit sale |
| OPPORTUNITIES <ul style="list-style-type: none">➤ Center point for business holders➤ Beside Main Road➤ Huge Demand in locality | THREATS <ul style="list-style-type: none">➤ Fire➤ Theft➤ Political unrest |

Photographs



Photographs



Photographs



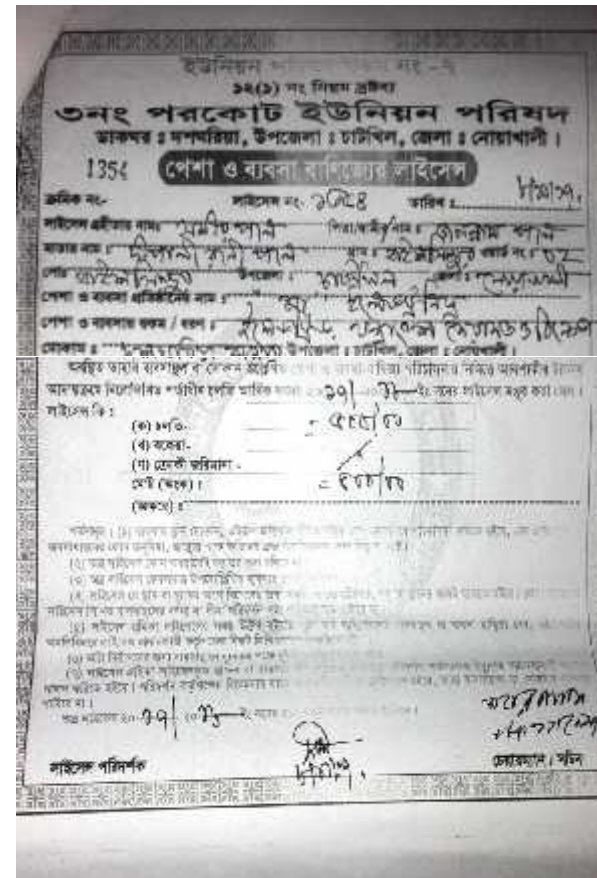
Photographs



Photographs



Photographs





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Regional-45
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