A Nobin Udyokta Project SHUVO ELECTRIC





Project by: Md. Sojib Bapary Identified by: Md. Mostafa Verified By: Md Gias Uddin Matlab Uttar Unit, Chandpur Anchal-1 GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md Sojib bapary
Age	:	03/ 05/1998 (19Years)
Marital status	:	unMarried,
Children	:	00 Sons and 00 Daughter
No. of siblings:	:	02 brothers and 01 Sister
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 Omme Hani Late Miaz Uddin Bapary Member since: 25/05/2009 Branch: Gojra, Centre no.18/M, Group: 12 Loanee No. 5711 First loan: Tk. 6000 Existing loan: Tk. 25000 . Outstanding: Tk. 22800
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Brother N/A N/A N/A N/A N/A
Education, till to date	:	Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation	:	Electric Business
Trade License Number	:	50
Business Experiences	•	05 years.
Other Own/Family Sources of Income		. Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01865-775333
NU Project Source/Reference	:	GT Matlab uttar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 25.05.2009 & till now. At first his mother took a loan amount BDT 6000 from Grameen Bank. She Invested the money in her Families business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Shuvo Electric
Address/ Location	:	Kasim nagar Chowmohani,Matlab nourth, Chandpur.
Total Investment in BDT	:	205,000/-
Financing	:	Self BDT : 155,000 (from existing business) - 76% Required Investment BDT : 50,000 (as equity) - 24%
Present salary/drawings from business (estimates)	:	BDT 85,00
Proposed Salary		BDT 9,000
Proposed Business 20% of present gross profit margin	:	20%
Estimated 20% of proposed gross profit margin	:	20%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Doutioulous	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales	3000	90000	1080000		
Less: Cost of sale	1500	45000	540000		
Profit 20% (A)= C	600	18000	216000		
Less: Operating Costs					
House rent		1200	14400		
Electricity bill		400	4800		
Solar Bill		0	0		
Night Guard Bill		150	1800		
Mobile Bill		250	3000		
Salary from Business (Self)		8500	102000		
Salary from Business (Staff)		0	0		
Transport		0	0		
Others (Entertainment)		250	3000		
Non Cash Item:					
Depreciation Expenses		333	3996		
Total Operating Cost (D)		11083	132996		
Net Profit (C-D):		6917	83004		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing	Proposed	Total	
	Business (BDT)	(BDT)	(BDT)	
Investments in different				
categories:				
Present items:			155,000	
Advance:	30,000			
Present Goods Items (*):	125000			
Proposed Items (**):		50,000	50,000	
Total Capital	155,000	50,000	205,000	

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Proposed Item

Product Name	Amount
Genaraator	50,000
Tube light	20,000
Energy light	5,000
ware	20,000
Light(bigly) & Cable	30,000
Total Present Stock	125,000

Product Name	Amount
Energy light	20,000
Tube light	10,000
Cable	20,000
Total:	50,000

Financial Projection of NU BUSINESS PLAN



Doutioulous	Year 1 (BDT)			Year 2 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales	3500	105000	1260000	4000	120000	1440000	
Less: Cost of Sale	1750	52500	630000	2000	60000	720000	
Profit 20% (A)= C	700	21000	252000	800	24000	288000	
Less operating cost:							
Shop rent		1200	14400		1200	14400	
Electricity bill		500	6000		600	7200	
Solar Bill		0	0		0	0	
Night Guard Bill		200	2400		250	3000	
Mobile Bill		300	3600		350	4200	
Salary from Business		9000	108000		10000	120000	
Salary from Business (Staff)		0	0		0	0	
Others (Entertainment)		300	3600		350	4200	
Depreciation Expenses		333	3996		333	3996	
Total Operating Cost (D)		11833	141996		13083	156996	
Net Profit =(C-D)		9167	110004		10917	131004	
GT payback			30000			30000	
Retained Income:			80004			101004	

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



Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	50,000	
Net Profit (Ownership Tr. Fee added back)	110004	131004
Depreciation (Non cash item)	3996	3996
Opening Balance of Cash Surplus	0	84,000
Total Cash Inflow	164,000	219000
Cash Outflow		
Purchase of Product	50,000	
Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
Payment of GB loan	0	0
Total Cash Outflow	80,000	30,000
Net Cash Surplus	84,000	189,000

SWOT Analysis



STRENGTH

- Skill and 05 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

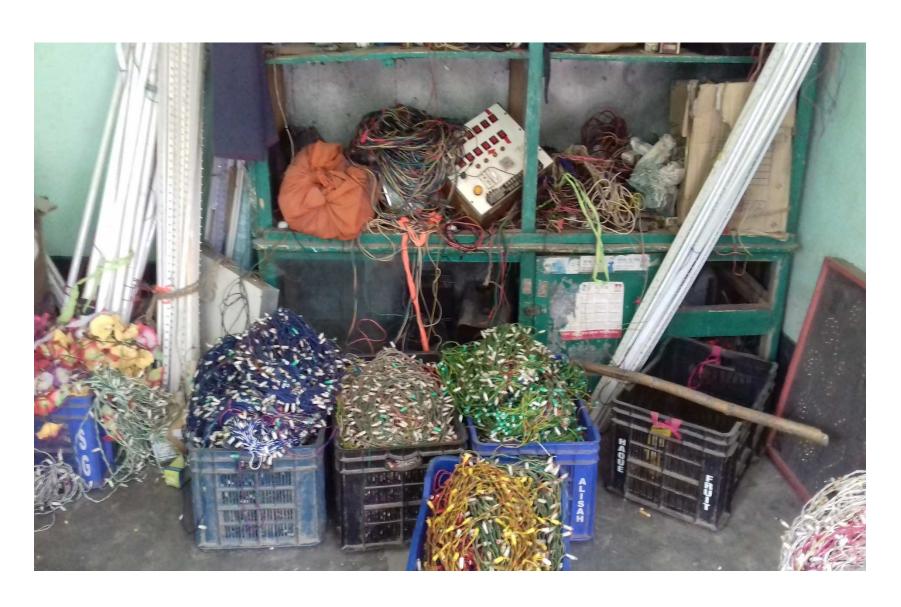
































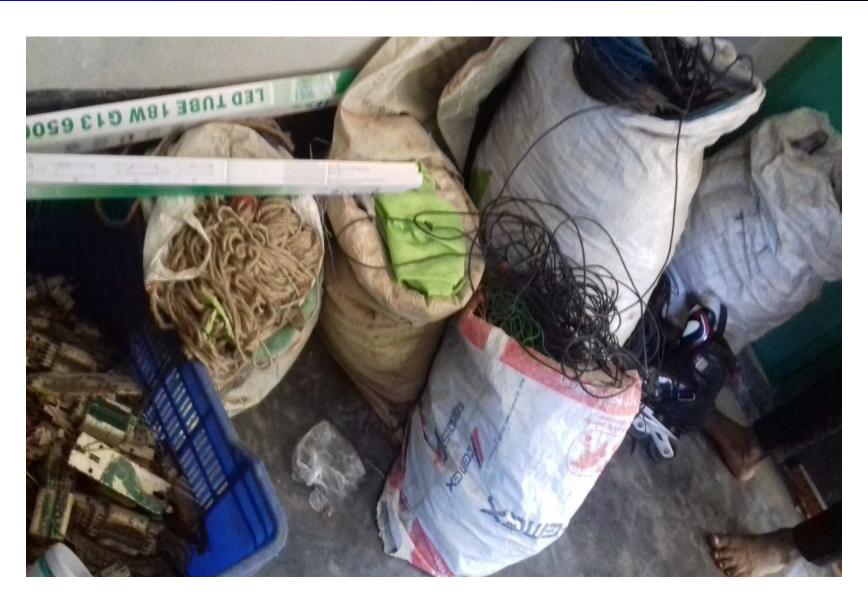














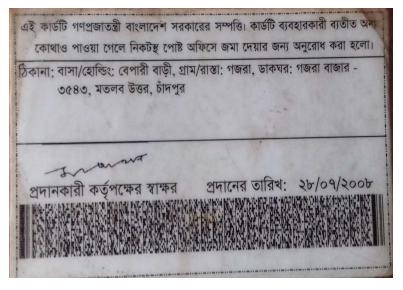


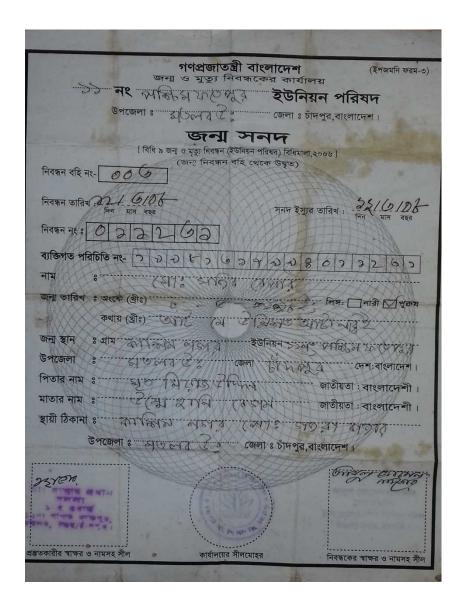




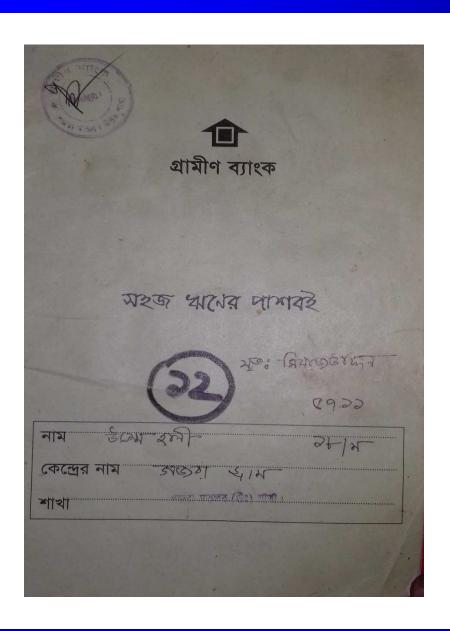


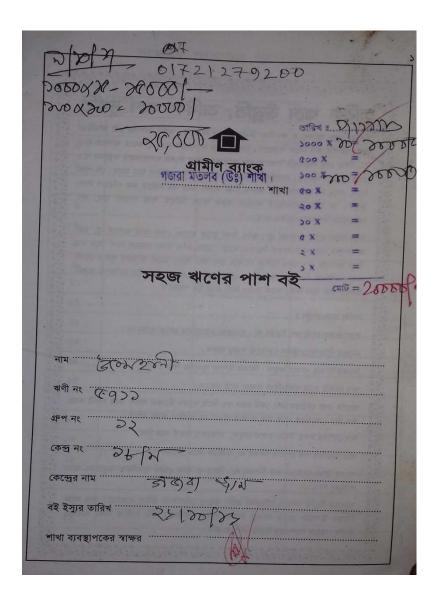




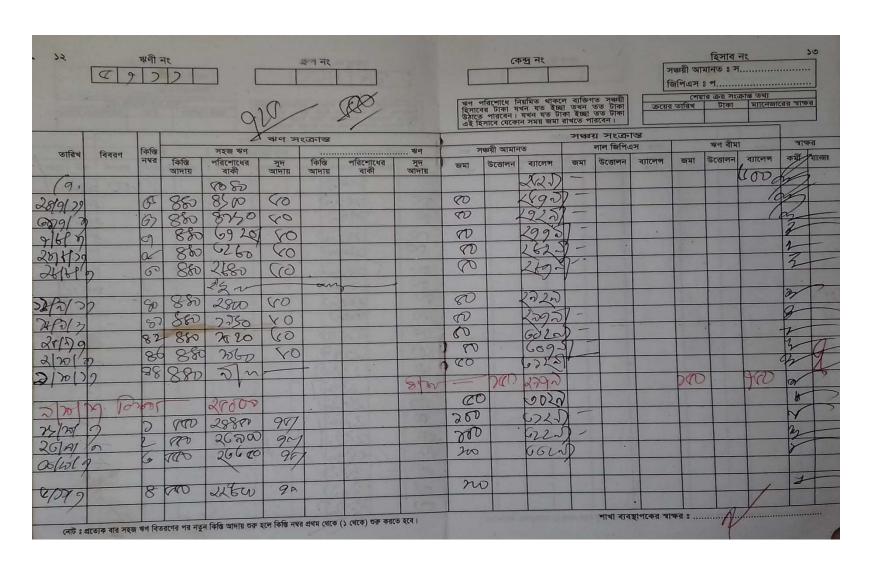




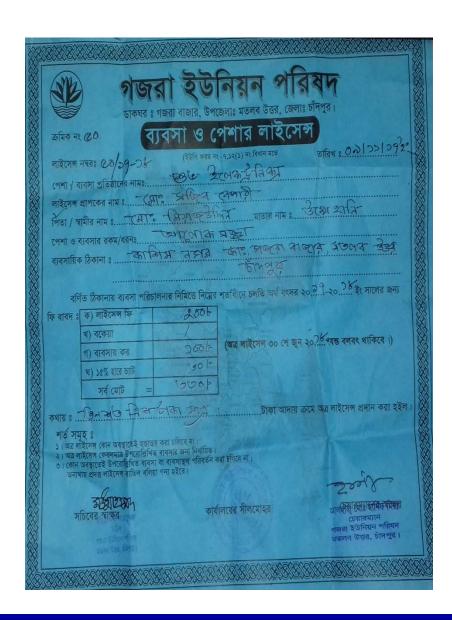






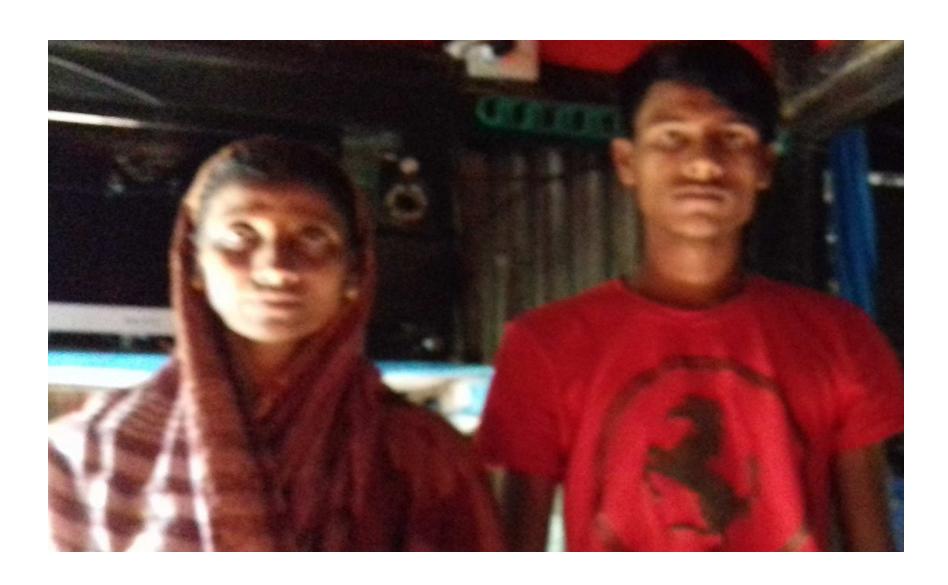














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