A Nobin Udyokta Project

M/S Uttam Electronics



Project by: Uttam Kumar Halder NU Identified by: Sumon Roy Verified By: Khairul Alam



SHIBALOY UNIT Anchal 3 MANIKGONJ

GT Social Business Unit, Shibaloy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Uttam Kumar Halder
Age	:	28/04/1988(29 years)
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother
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 \checkmark Father Puspo Bala Halder Late Narayan Chandra Halder Member since: 2000 to 2012 Branch: Annoypur Centre no. 12/m, Group:04 Loanee No.1273 , First Ioan: Tk. 3,000/- Existing Ioan:00 /- Outstanding:00 /-
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	:	N/A N/A N/A N/A
Education	:	Class 9

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (Continued)



Present Occupation	:	Electronics Business
Trade License Number	:	03 No.SUP 178/2017-2018
Business Experiences:		10 years
Training Info.	:	N/A
Other Own/Family Sources of Income	-	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01736-324391
NU Project Source/Reference	:	GT Shibaloy Unit Office



NU's mother has been a member of Grameen Bank since 2000 to 2017 (17 Years). At first his mother took a loan amount of 3,000 BDT from Grameen Bank. She invested the money in her husband's business for expansion. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	M/S Uttam Electronics
Address/ Location	:	Shibaloy Bazar, Shibaloy, Manikgonj.
Total Investment in BDT	:	2,68,000/-
Financing	:	Self BDT : 1,98,000 (from existing business) - 74% Required Investment BDT : 70,000 (as equity) - 26%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
i. Proposed Business % of present gross profit margin	:	50%
ii. Estimated % of proposed gross profit margin	:	50%
iii. Agreed grace period	:	2 Months

PRESENT & PROPOSED INVESTMENT Breakdown



articulars			Total	
	Existing Business (BDT)	Proposed (BDT)	(BDT)	
Investments in different categories:				
Present items:			198,000	
Decoration:	10,000			
Advance:	40,000			
Present Goods Items (*) :	148000			
Proposed Items (**) :		70,000	70,000	
Total Capital	198,000	70,000	268,000	

PRESENT & PROPOSED INVESTMENT Breakdown



Present Item				
Product name	Amount			
TV Circuit (20*1500)	30000			
Fly back (20*350)	7000			
Star Transistor (100*100)	10000			
Cable	20000			
Motor (5*5000)	25000			
IPS (3*10000)	30000			
TV	6000			
Tools	10000			
Others	10000			
Total	1,48,000			

Proposed Item				
Product Name	Amount			
TV Circuit	15000			
IPS	25000			
Cable	10000			
Television tools	10000			
Motor	10000			
Total	70,000			

EXISTING BUSINESS OPERATIONS Info.



Dertieulere	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales	1500	45000	540000			
Less: Cost of sale	750	22500	270000			
Profit 50% (A)= C	750	22500	270000			
Less: Operating Costs						
shop rent		2000	24000			
Electricity bill		1000	12000			
Genarator Bill		100	1200			
Internet Bill		200	2400			
Night Guard Bill		50	600			
Mobile Bill		400	4800			
Salary from Business (Self)		7000	84000			
Salary from Business (Staff 01)		5000	60000			
Transport		500	6000			
Others (Entertainment)		500	6000			
Non Cash Item:						
Depreciation Expenses(25000*10%)		833	9996			
Total Operating Cost (D)		17583	210996			
Net Profit (C-D):		4917	59004			



Dentioulene		Year 1 (BDT	Г)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2000	60000	720000	2500	75000	900000
Less: Cost of Sale	1000	30000	360000	1250	37500	450000
Profit 50% (A)= C	1000	30000	360000	1250	37500	450000
Less operating cost :						
shop rent		2000	24000		2000	24000
Electricity bill		1200	14400		1500	18000
Internet Bill		250	3000		300	3600
Genarator Bill		150	1800		200	2400
Night Guard Bill		100	1200	1	150	1800
Mobile Bill		500	6000		600	7200
Salary from Business		8000	96000		8000	96000
Salary from Business (Staff 01)		5000	60000	·	5000	60000
Others (Entertainment)		500	6000	·	500	6000
Trasport Expenses		500	6000		500	6000
Depreciation Expenses		833	9996		833	9996
Total Operating Cost (D)		19033	228396	·	19583	234996
Net Profit =(C-D)		10967	131604		17917	215004
GT payback			45000			45000
Retained Income:			86604			170004

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

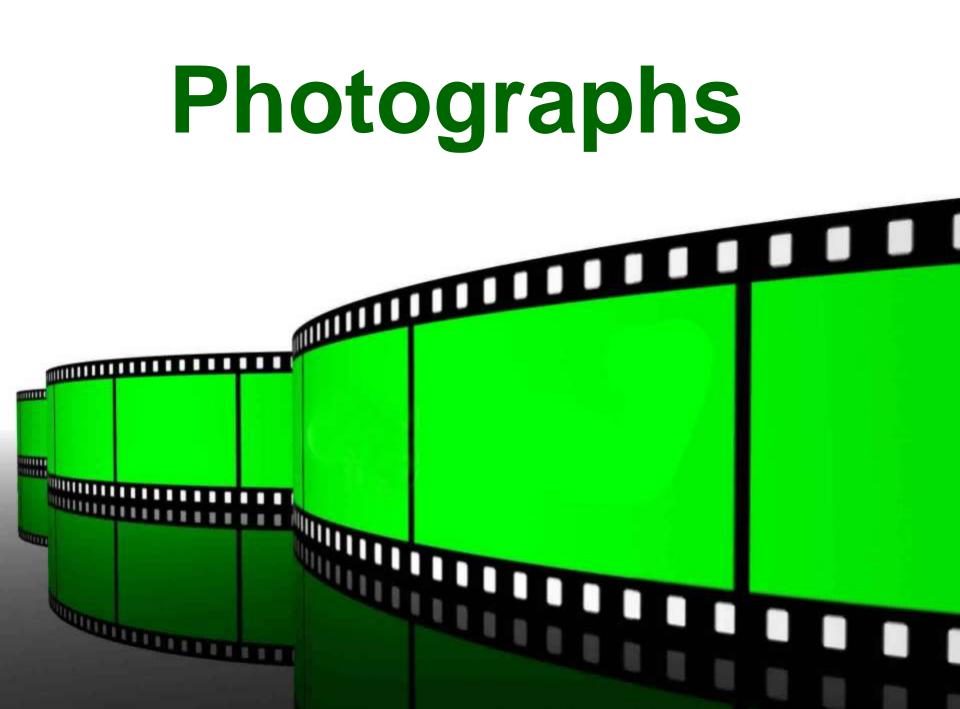


Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	70,000	
Net Profit (Ownership Tr. Fee added back)	131604	215004
Depreciation (Non cash item)	9996	9996
Opening Balance of Cash Surplus	0	111,600
Total Cash Inflow	211,600	336600
Cash Outflow		
Purchase of Product	70,000	
Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
Payment of GB loan	0	
Total Cash Outflow	100,000	30,000
Net Cash Surplus	111,600	306,600

SWOT Analysis



STRENGTH Business Experience and Skill Maintain Daily accounts 12 hours shop open No loan against business Located beside Road 	WEAKNESS Lack of investment Credit Sale
OPPORTUNITIES Expansion of Business Increasing the number of Customer Have chance to grab new customer	 THREATS ● Fire. ● Theft. ● Political Instability may reduce the sale.





















গণপ্রজাতগ্রী বাংলাদেশ সরকার

NATIONAL ID CARD / STREET MADE SA

Name: Uttam Kumar Halder

শিখ্যা: নামায়ন চন্দ্র ব্যলসার

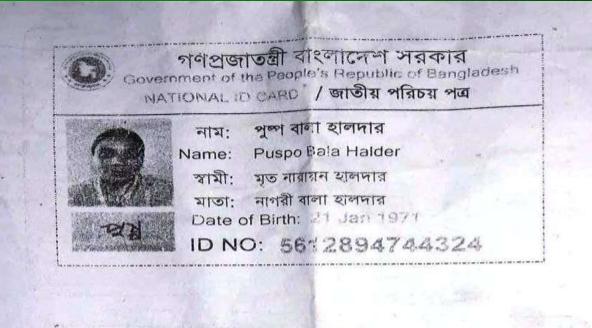
माळा: 1~ बामी दानमात्र Date of Birth: 28 Apr 1988

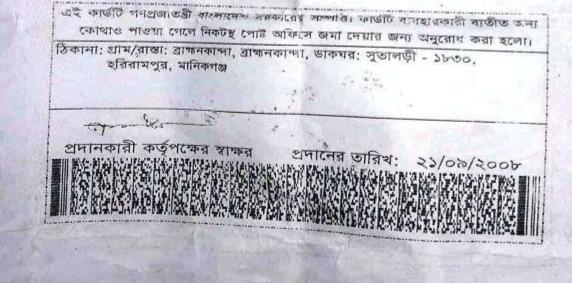
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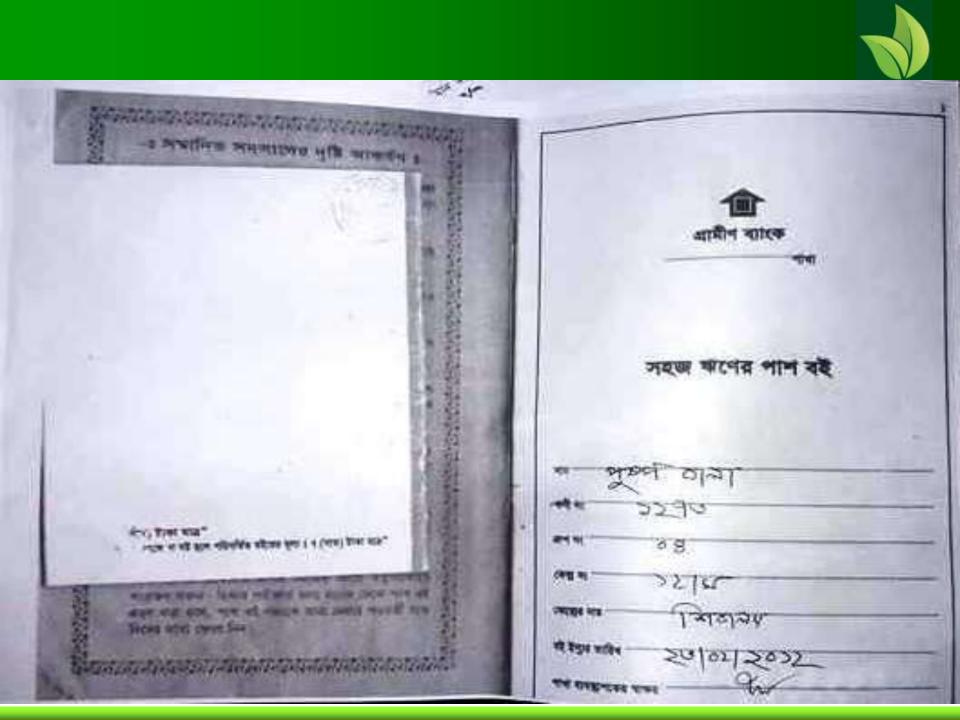
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(In with প্রদানকারী কর্তপক্ষের স্বাকর প্রদানের তারিখ: 02/02/2005









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Presented at Internal Design Lab on ...September.... 2017 at GT

