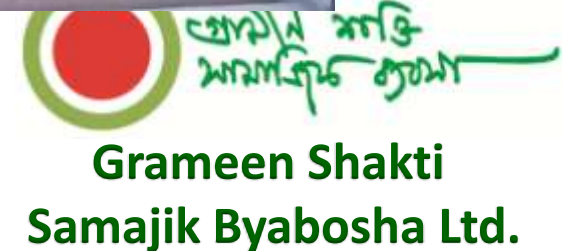## Proposed NU Business Name: SAGOR ELECTRONIC

Project identification and prepared by : Sanjoy Kumer Sarker
Fultola Unit, Khulna

Project verified by: Md: Hafizur Rahman

**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta		
Name	:	**MD: JUYEL LOSKOR**
Age	:	28/12/1996(21 *Years*)
Education, till to date	:	H,S,C
Marital status	:	Unmarried
Children	:	0 son 0 Daughter
No. of siblings:	:	01 Brother 0 Sister
Address	:	Vill: Garakhola P.O: Fultola P.S: Fultola Dist: Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother ✓ Father ☐
(ii) Mother's name	:	**ROHIMA BIBI**
(iii) Father's name	:	**OMAR LOSKOR**
(iv) GB member's info	:	Branch: Fultola , Centre # 19(Female), Member ID: 2153, Group No: 10 Member since: 02-04-2005 raning *(12 Years)* First loan: BDT 5,000Taka. Existing loan: 30,000 Outstanding loan: 7308/-.
Further Information: (v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nill
Business Experiences and	:	02 years experience in running business.
Training Info	:	He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01967-552386
Family's Contact No.	:	01927-024019
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA BIBI Joined Grameen Bank Since 12 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

|		
Business Name	:	**SAGOR ELECTRONIC**
Location	:	Fultola Bazar, Khulna
Total Investment in BDT	:	BD 1,50,000
Financing	:	Self BDT 1,00,000(from existing business) 67% Required Investment BDT 50,000(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	22ft x 09ft= 198 Square ft
Security of the shop	:	0Taka.
Implementation	:	▪The business is planned to be scaled up by investment in existing goods likes;Cabel,Balub,swice,socet,Becar Box,Maltiplug Etc. ▪Average 15% gain on sale. ▪The business is operating by entrepreneur. Existing 0 Employee. After getting equity fund 1 employee will be appointed ▪The Shop is Rented. ▪Collects goods from Khulna. ▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cabel,Balub,swice,socet,Becar Box,Maltiplug Etc.	3,500	1,05,000	1,260,000
Total Sales (A)	3,500	1,05,000	1,260,000
Less. Variable Expense			
Cabel,Balub,swice,socet,Becar Box,Maltiplug Etc.	2,975	89,250	1,071,000
Total variable Expense (B)	2,975	89,250	1,071,000
Contribution Margin (CM) [C=(A-B)	5,25	15,750	1,89,000
Less. Fixed Expense			
Rent		1,500	18,000
Electricity bill		3,00	3,600
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Salar (staff)		0	0
Entertainment		2,00	2,400
Guard		0	0
Genaretor		0	0
Mobile bill		2,00	2,400
Total fixed Cost (D)		7,700	94,400
Net Profit (E) [C-D]		8,050	96,600

Investment Breakdown

Particulars	Existing Qty.	Existing Unit Price	Existing Amount (BDT)	Proposed Qty	Proposed Unit Price	Proposed Amount (BDT)	Proposed Total
Cabal	10	1400	14000	20	1400	28000	42000
Energy Blub	100	250	25000	50	250	12500	37500
Al D Blub	50	270	13500	0	0	0	13500
Swiss	300	30	9000	150	30	4500	13500
Sharked Baker Box	40	450	18000	0	0	0	18000
Multiplag	50	250	12500	0	0	0	12500
Cutout	0	0	0	50	100	5000	5000
Others	0		0	8000	0	0	8000
Total			**1,00,000**			**50,000**	1,50,000

Source of Finance

33%

67%
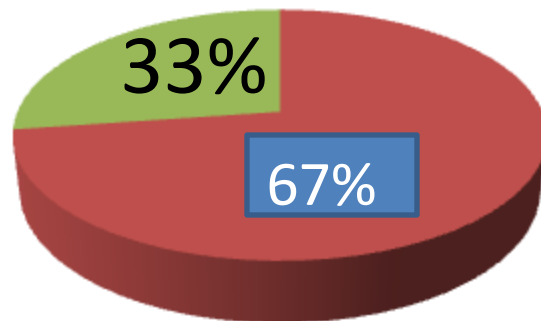
Entrepreneur Investment: 1,00,000
Investor Investment:50,000
Total Investment:1,50,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Cabal,Blub,swiss,Socet, Sharked Baker Box Maltiplug Etc.	5,700	1,71,000	2,052,000	2,154,600	2,262,330
Total Sales (A)	5,700	1,71,000	2,052,000	2,154,600	2,262,330
Less. Variable Expense					
Cabel,Balub,swice,socet,Becar Box,Maltiplug Etc.	4,845	1,45,350	1,744,200	1,831,410	1,922,981
Total variable Expense(B)	4,845	1,45,350	1,744,200	1,831,410	1,922,981
Contribution Margin (CM) [C=(A-B)	8,55	25,650	3,07,800	3,23,190	3,39,350
Less. Fixed Expense					
Rent		1,500	18,000	18,000	18,000
Electricity bill		4,00	4,800	5,000	5,200
Transportation		7,00	21,000	21,500	22,00
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		3,000	36,000	36,000	36,000
Entertainment		3,00	3,600	3,800	4,000
Guard		0	0	0	0
Genaretor		0	0	0	0
Mobile bill		3,00	3,600	3,800	4,000
Total fixed Cost (D)		10,700	1,28,400	1,40,400	1,41,500
Net Profit (E) [C-D)		12,800	1,79,400	1,82,790	1,97,850
Investment Payback			20,000	20,000	20,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	**Cash Inflow**			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,79,400	1,92,790	1,97,850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		**1,52,092**	3,24,882
	Total Cash Inflow	**2,29,400**	**3,44,882**	**5,22,732**
2	**Cash Outflow**			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan	7,308		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	**77,308**	**20,000**	**20,000**
3	**Net Cash Surplus**	**1,52,092**	**3,24,882**	**5,02,732**

SWOT ANALYSIS

STRENGTH Employment: Self: 01 Family:0 Others: 0 Experience & Skill : 02 Years Quality goods & services; Skill and experience;	**W**EAKNESS Lack of Capital/Investment
OPPORTUNITIES Huge demand in the community Location of shop; Regular customers;	**T**HREATS Theft Fire Political unrest

Pictures

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FAMILY PICTURE