



Proposed NU Business Name : **ANGEL ELECTRON ICES**

Business Category : **Services & Transportations ,
Electronics Servicing**



Business Proposal Identified & Prepared by : **Nazim Uddin Mia, Unit Incharge Nagorpur ,
Tangail,Zone 01.**

Business Proposal Verified by : **Nazim Uddin Mia**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD.MERAZEKHAN Vill: Pachhirta, Union: Sahabatpur, District: Tangail
Age	:	30 years
Marital Status	:	Single
Children	:	No childrens
No. of siblings	:	1 (One) Brother and 2 (Two) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother
(ii) Mother's name	:	MOST.HAJERA SULTANA
(iii) Father's name	:	MD.ATAUR RAHAMAN
(iv) GB member's info	:	Branch: Sahabatpur Nagarpur, Nagarpur, Centre # 7 Loan no.: 1215/1, Member since 09 May 2009 Existing loan: Tk. 22,000 Outstanding loan: Tk. 13,515
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan	:	N/A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT..)

Education, till to date	:	Secondary School Certificate
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Businessman
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has 4 (Four) year(s) of experience in running his own business. He started the business with BDT 150,000 (One Lac Fifty Thousand)
Other Own/Family Sources of Income	:	Father's occupation: Services Holder Income: Tk. 10,000 Mother's occupation: Housewife Developments from entrepreneur's current business are Land Lease, Investment, Other, Sister\Brother's Education Development, Purchased furniture for own residence etc.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact No.	:	01728113581, 01715891529
NU's NID/Birth Certificate No.	:	19879317687179519
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- MOST.HAJERA SULTANA is a GB member since 09 May 2009, at first she took GB loan BDT 15,000 (Fifteen Thousand).
- Finally GB loan helped her to improve Livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>ANGEL ELECTRON ICES</i>
Address/ Location	:	SOBOUTHPUR BAZZAR NAGARPUR TANGAIL
Total Investment Required in BDT	:	Tk. 610,000
Financing	:	Self Tk. 550,000 Required Investment Tk. 60,000
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	N/A
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Product 20%
(ii) Estimated % of proposed gross profit margin	:	From Product 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	N/A

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB(BDT)		
	Daily	Monthly	Yearly
Sales income from Product(s)	7,000	196,000	2,352,000
Total Sales/commission (A)	7,000	196,000	2,352,000
Less: Cost of Sales			
Cost of Product(s)	5,600	156,800	1,881,600
Total Cost of Sales and Services (B)	5,600	156,800	1,881,600
Gross Profit (C) [C=(A-B)]	1,400	39,200	470,400
Less: Operating Cost			
Electricity Bill		500	6,000
Entertainment Expenses		400	4,800
Night Guard Bill		200	2,400
Transportation Expense		1,500	18,000
Mobile Bill		400	4,800
Present salary (Entrepreneur)		5,000	60,000
RENT		1,700	20,400
Non Cash Item			
Deprecation Expenses		0	0
Total Operating Cost (D)		9,700	116,400
Net Profit (C-D)		29,500	354,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

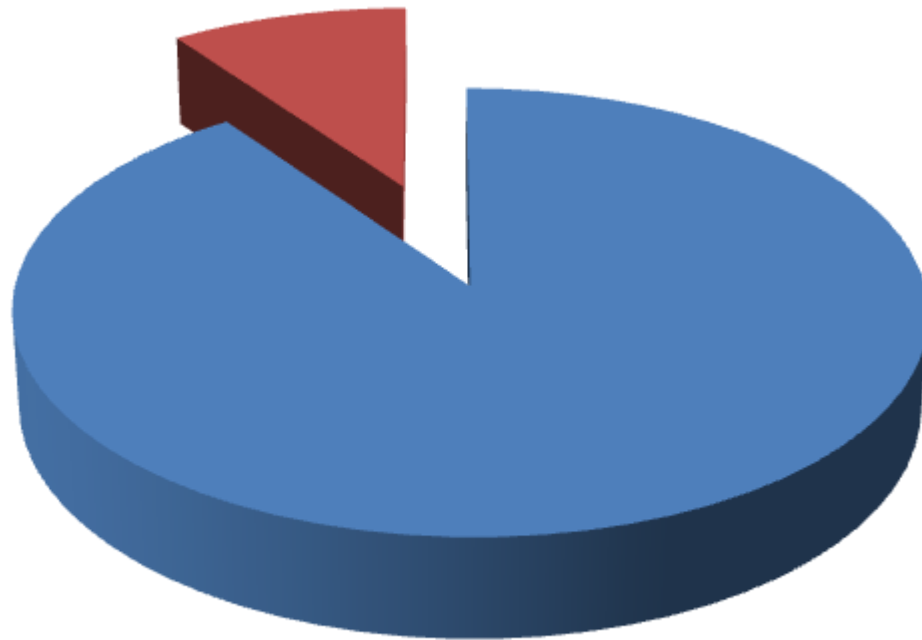
Particulars of products		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different Types Of Electric Items etc.)	Investment in products (Different Types Of Electric Items etc.)	400,000	60,000	460,000
Cash in hand		0		0
Bank Balance		0		0
Advance		150,000		150,000
Debtors		0		0
Creditors		(0)		(0)
Other Arrear Expense		(0)		(0)
Total Capital		550,000	60,000	610,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 550,000 (90%)

■ GSSB's Investment BDT 60,000 (10%)

■ Total Capital BDT 610,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from Product(s)	7,500	210,000	2,520,000	7,875	220,500	2,646,000	8,269	231,532	0
Total Sales/commission (A)	7,500	210,000	2,520,000	7,875	220,500	2,646,000	8,269	231,532	0
Less: Cost of Sales									
Estimated cost of Product(s)	6,000	168,000	2,016,000	6,300	176,400	2,116,800	6,615	185,220	0
Est. Total Cost of Sales and Services (B)	6,000	168,000	2,016,000	6,300	176,400	2,116,800	6,615	185,220	0
Gross Profit (C) [C=(A-B)]	1,500	42,000	504,000	1,575	44,100	529,200	1,654	46,312	0
Less: Operating Cost									
Electricity Bill		550	6,600		605	7,260		666	0
Entertainment Expenses		450	5,400		495	5,940		545	0
Night Guard Bill		220	2,640		242	2,904		266	0
Transportation Expense		1,550	18,600		1,705	20,460		1,876	0
Mobile Bill		450	5,400		495	5,940		545	0
Present salary (Entrepreneur)		5,000	60,000		5,500	66,000		6,050	0
RENT		1,700	20,400		1,870	22,440		2,057	0
Ownership Transfer Fee		571	5,139		571	6,852		571	9
Non Cash Item									
Depriciation Expenses		0	0		0	0		0	0
Total Operating Cost (D)		10,491	124,179		11,483	137,796		12,576	9
Net Profit (C-D)		31,509	379,821		32,617	391,404		33,736	-9
Retained Income			379,821			771,225			771,216

Notes: 1. Agreed grace period: Three months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SL#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion By Investor	60000		
1.2	Net Profit (Ownership Transfer Fee Added Back)	384960	398256	0
1.3	Depreciation Expense	0	0	0
1.4	Opening Balance of Cash Surplus	0	354099	711207
	Total Cash Inflow	444960	752355	711207
2.0	Cash Outflow			
2.1	Product Purchase	60000		
2.2	Investment Payback Including Ownership Transfer Fee	30861	41148	-9
	Total Cash Outflow	90861	41148	-9
3.0	Total Cash Surplus	354099	711207	711216

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1, Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name
- Skilled and working experiences (4 Years)

WEAKNESS

- Can not supply goods and Service as per demand;

OPPORTUNITIES

- Location of shop;

THREATS

- Theft;

Pictures



গ্রামীণ শক্তি সামাজিক ব্যবসা

প্রস্তাবিত নবীন উদ্যোক্তা প্রকল্পের তথ্য

প্রকল্পের নাম: শ্রী শ্রী সফল হৈলেকারী

ইউনিটের নাম: সংসারপুর - চাঁদপুর

প্রকল্প প্রস্তাব গ্রহণের তারিখ:

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: শ্রী: সিরাজ হান

বয়স: ৩০ বছর

জন্ম তারিখ: ১৭-০৭-১৯৭৪

জাতীয় পরিচয়পত্র:

শিক্ষাগত যোগ্যতা:

B.A (Honours)

বৈবাহিক অবস্থা:

বিবাহিত

কোলে-মোয়ের সংখ্যা:

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