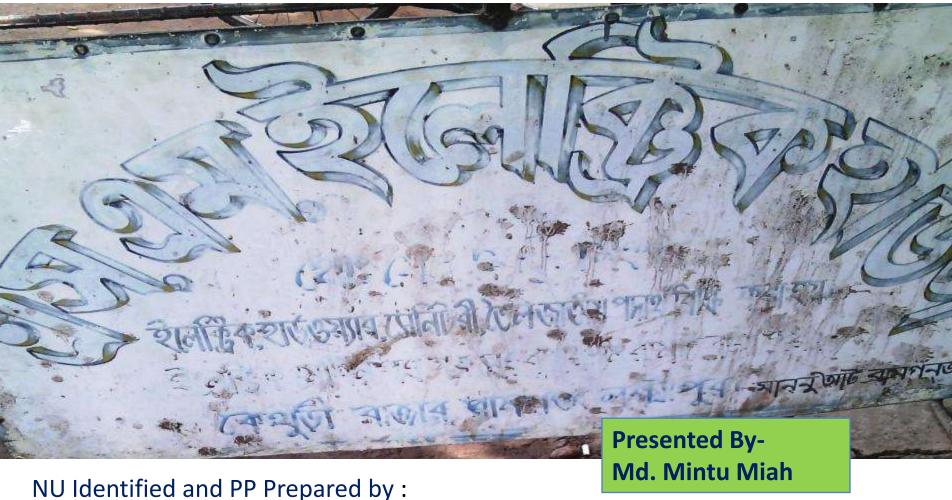
S.M. ELECTRIC HOUSE



Md. Ballal Hossain (Ramganj Unit)
Verified By- Md. Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	•	Md. Mintu Miah		
Age	• •	30 years (05-01-1985)		
Marital status	• •	Married		
Children	:	02 Daughters		
No. of siblings:	• •	02 brothers, 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		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF		First loan: Tk. 4000/- Last loan: 25,000 Tk. N/A Yes Period:2000-2007 N/A N/A		
Education	:	H.S.C.		

Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Electrical items Business
Trade License No	:	36
Business Experiences and Training Info	:	12 years (He got 6 months Institutional training from Mirpur, Dhaka, Then 3 months training from Chandpur Jubo Unnayan Kendro also)
Other Own/Family Sources of Income	:	Cultivation (Father) Abroad (Brother)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01798604634
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 1997 (15 years). She brought some cattle and land from the income of GB loan. Built their own house from the income of GB loan. NU's mother gradually improved their living standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	S.M. ELECTRIC HOUSE
Address/ Location	:	Katury Bazar ,Ramgonj, Laxmipur.
Total Investment in BDT	:	2,70,000/-
Financing	:	Self BDT 1,70,000/- (from existing business) 63% Required Investment BDT 1,00,000/- (as equity) 37%
Present salary/drawings from business (estimates)	:	5,000/-
Proposed Salary		5,000/-
Proposed Business (i)% of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	20% 20% 05 months.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars			•	Total investment (BDT)
Present Items Advance Fan Electrical Goods Mobile Accessories (Charger, battery etc.) Furniture	35,000 15,000 91,200 13,800 15,000	1,70,000		2,70,000
Proposed Items B R B Cable 15-MPR &30-MPR Main Switch(Prodip) Twin core Cable Mobile Accessories (Charger, battery etc.) Circle Breaker	35,000 21,800 13,200 20,000 10,000		1,00,000	
Total Capital		1,70,000/-	1,00,000/-	2,70,000/-

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INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)				
T di ciculai 3	Daily	Monthly	Yearly		
Sales (A)	5000	1,50,000	18,00,000		
Less: Cost of sales (B)	2,000	1,20,000	14,40,000		
Gross Profit C=(A—B)	1000	30,000	3,60,000		
Less: Operating Costs					
Electricity Bill		300	3,600		
Shop Rent		1,000	12,000		
Mobile bill & Others (TL renewal, Fee, Transportation etc.)		1,000	12,000		
Daily Workers salary (04)		18,000	2,16,000		
Present salary/ own		5,000	60,000		
Non Cash Item:-					
Depreciation Expenses (15000*10%)		125	1500		
Total Operating Cost (D)		25,425	3,05,100		
Net Profit (E=C-D)		4,575	54,900		

Financial Projection of NU Business Plan

Particulars	Year	1 (BDT)	Year 2 (BDT)		Year 3(BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	1,80,000	21,60,000	2,10,000	25,20,000	2,40,000	28,80,000
Less:cost of sales (B)	1,44,000	17,28,000	1,68,000	20,16,000	1,92,000	23,04,000
Gross Profit [(c= (a+b]	36,000	4,32,000	42,000	5,04,000	48,000	5,76,000
Less: Operating Costs						
Electricity Bill	300	3600	350	4200	400	4800
Shop Rent	1,000	12,000	1,000	12,000	1,000	12,000
Mobile Bill & Others (SMS & Reporting Transportation, TL renewal, fees)	1,000	12,000	1,200	14,400	1,500	18,000
Daily Workers Salary (04)	20,000	2,40,000	22,000	2,64,000	24,000	2,88,000
Salary (Own)	5,000	60,000	6,000	72,000	6,500	78,000
Non Cash Item:						
Depreciation Expenses (15,000/-x10%	125	1,500	125	1,500	125	1,500
Total Operating Cost (D)	27,425	3,29,100	30,675	3,68,100	33525	4,02,300
Net Profit (E=C-D) :	8,575	1,02,900	11,325	1,35,900	14,475	1,73,700
Pay back	40,000		40,000		40,000	
Retained money	62,900		95,900		1,33,700	

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000		
1.2	Net Profit	1,02,900	1,35,900	1,73,700
1.3	Depreciation (Non cash item)	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus		64,400	1,61,800
	Total Cash Inflow	2,04,400	2,01,800	3,37,000′
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including Ownership Tr.			
2.3	Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3.0	Net Cash Surplus	64,400	1,61,800	2,97,000

SWOT Analysis

STRENGTH

- **✓** Well Known Person in locality.
- ✓ Provide quality services to meet demand of the community.

WEAKNESS

- **✓** Credit sale
- ✓ Less stock
- √ Transportation cost.

OPPORTUNITIY

- √ High Demand from community.
- ✓ Beside the main road.
- ✓ Middle in the market.

THREATS

- ✓ Thief
- **√**Fire
- **✓** Other competition.

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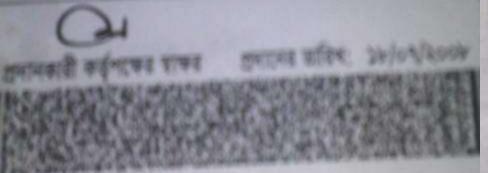
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Date of Birth: O5 Jan 1985.

ID NO: 5116513980835

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পেশা ও ব্যবসা বাণিজ্য লাইসেল

(গ্রহীতার অংশ)

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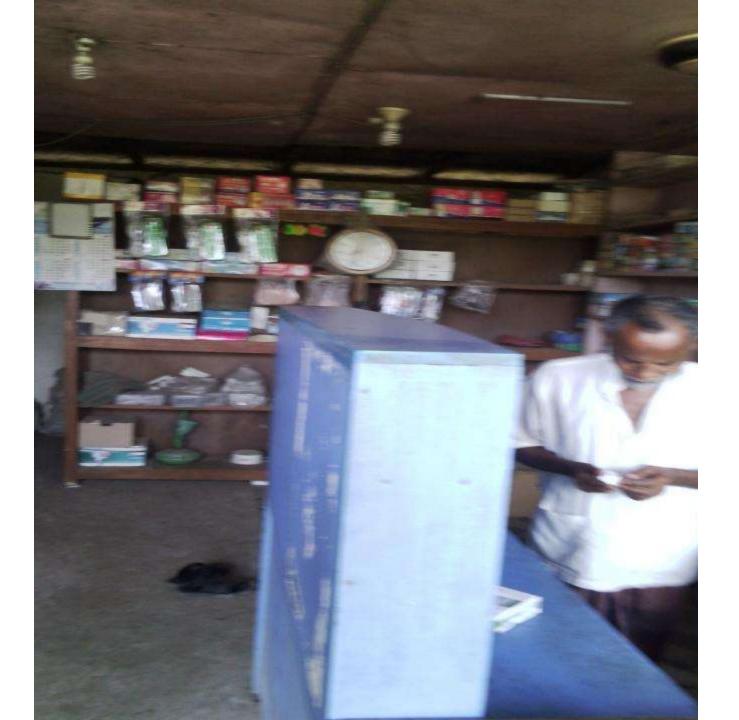
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Presented at 14th Internal Design Lab on July 30, 2015 at GT

For More Information

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