

Proposed NU Business Name: **SEJUTI ELECTRIC AND ELECTRONICS**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUL MANNAN
Age	:	25-12-1980 (34 Years)
Education, till to date	:	B.A Pass
Marital status	:	Married
Children	:	1 Son and 1 Daughters
No. of siblings:	:	3 Brother and 1 Sister
Address	:	Vill: Kolma South P.O: Dairy Farm, P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOHURA BEGUM
(iii) Father's name	:	MD SADEK ALI
(iv) GB member's info	:	Branch: Ashulia , Centre # 48 (Female), Member ID: 2984/1, Group No: 08 Member since: 01-03-2012 (03 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 15,000 Outstanding loan: BDT 5,000
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Seven years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Mother's income (House rent and Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01937-766245
Mother Contact No.	:	01928-709808
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Johura Begum is a member of Grameen Bank since 07 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	SEJUTI ELECTRIC AND ELECTRONICS
Location	:	Waz plaza, Kolma 1, Dairy farm, Savar, Dhaka
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 4,00,000 (from existing business) 67% Required Investment BDT 2,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	24 ft x 12 ft= 288 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Switch, Socket, Fuse, Holder, Gang Switch, Tube light, Fan box, Electric pipe, Bulb, PVC board, Cable etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing one employee.▪After getting equity fund one employee will be appointed.▪The shop is rented.▪Collects goods from different company dealer.▪Agreed grace period is 4 months.

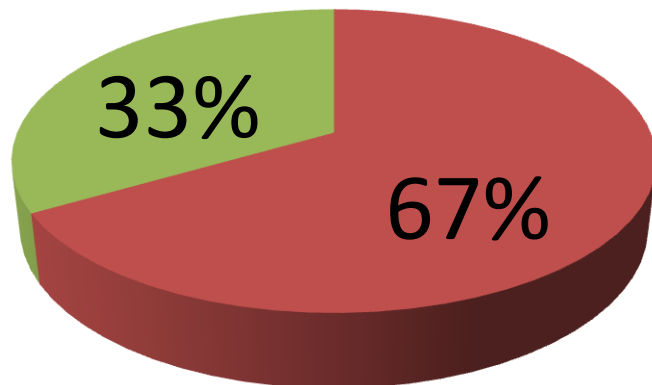
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Electric item	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity bill		600	7,200
Mobile Bill		300	3,600
Transportation		300	3,600
Salary (self)		5,000	60,000
Salary (staff)		3,000	36,000
Entertainment		300	3,600
Total fixed Cost (D)		12,500	150,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Switch, Socket, Fuse, Holder,	1,00,000	50,000	1,50,000
Gang Switch, Tube light, Fan box, Electric pipe	80,000	50,000	1,30,000
Bulb, PVC board, Cable etc	70,000	50,000	1,20,000
Hardware item	-	50,000	50,000
Security	1,50,000	-	1,50,000
Total	4,00,000	2,00,000	6,00,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 200,000
- Total 600,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric and hardware item	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Electric and hardware item	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity bill		600	7,200	8,000	9,000
Mobile bill & SMS Monitoring		400	4,800	5,200	5,500
Transportation		500	6,000	8,000	10,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		6,000	72,000	72,000	72,000
Entertainment		300	3,600	4,000	4,500
Total Fixed Cost		15,800	189,600	193,200	197,000
Net Profit (E) [C-D]		17,200	206,400	222,600	239,590
Investment Payback			80,000	80,000	80,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	206,400	222,600	239,590
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		126,400	269,000
	Total Cash Inflow	406,400	349,000	508,590
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	126,400	269,000	428,590

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

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FAMILY PICTURE

