Smart Computer and Electronics



NU Identified and PP Prepared by-Md.Nazmul Karim (Manikgonj Unit) Verified By: Khalilur Rahman Presented by Delower Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	••	Delower Hossain	
Age		30	
Marital status	:	Married	
Children		1 Daughter	
No. of siblings:	••	2 Sisters	
(i) Who is GB member		Mother	Father $\sqrt{}$
(ii) Mother's name	:	Shakela Begum	
(iii) Father's name	:	Late. Hazarat Ali	
(iv) GB member's info	:	Branch: Mohadevpur,	Centre # 23/PU,
	:	Group no: 35,	Loanee no.: 4139
	:	Member since 2000,	First loan: 3000
		Existing loan: Nill,	Outstanding: Nill
Further Information:		Last loan : 20,000	
(v) Who pays GB loan installment	:	N/A	
(vi) Mobile lady	:	N/A	
(vii) Grameen Education Loan	:	N/A	
(viii)Any other loan like GCCN, GKF		N/A	
(ix) Others		N/A	
Education	:	SSC	

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

Present Occupation	:	Computer and Electronics Business
Trade License		900/2014-2015
Business Experience And Training Info	:	8 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01754575257
NU Project Source/Reference	:	Manikgonj unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Father has been a member of Grameen Bank since 2000 (15 years). At first he took 3000 taka from GB. NU invested GB Loan in his business and expanded his business. NU's father gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

:	Smart computer & electronics
:	Brungail Bazar , Manikganj.
:	8,00,000
•	Self BDT : 5,50,000 (from existing business) - 69 % Required Investment BDT : 2,50,000 (as equity) - 31%
:	BDT 8,000
	BDT 8,000
:	20%
:	20%
-	5 months
	: :

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
	Investments in different of	categories:	(1)	(2)	(1+2)
i. ii.	Present stock items: Advance Decoration (Rack+Fan) Total Goods	: 1,00,000 : 60,000 : 3,90,000	5,50,000		5,50,000
i. ii.	Proposed Stock Items: Total Goods	: 2,50,000		2,50,000	2,50,000
	Total Capital		5,50,000/-	2,50,000/-	8,00,000/-

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items				
Product name with quantity	Amount			
Mobile (200pc*1200 tk.)	2,40,000			
TV. (5 pc* 10,000)	50,000			
Battery (200pc*150)	30,000			
Memory card (50 pc*150)	7,500			
Charger (200pc*70)	14,000			
Rice cooker (5 pc* 2000)	10,000			
Energy Bulb (50pc*200)	10,000			
Fan (5pc*2000)	10,000			
Others	18,500			
Total Present Stock	3,90,000			

Proposed items					
Product Name with quantity	Amount				
Mobile (80pc*1200 tk.)	96,000				
TV. (4 pc* 10,000)	40,000				
Battery (100pc*150)	15,000				
Memory card (100 pc*150)	15,000				
Charger (100pc*70)	7,000				
Rice cooker (5 pc* 2000)	10,000				
Energy Bulb (50pc*200)	10,000				
Mobile cover (150pc*100)	15,000				
Cable	20,000				
Others	22,000				
Total Proposed Stock	2,50,000				

INFO ON EXISTING BUSINESS OPERATIONS

9		Existing Business (BDT)				
Particulars Particulars	Daily	Monthly	Yearly			
Sales	4,000	1,20,000	14,40,000			
Less: Cost of sales	3,200	96,000	11,52,000			
Profit (20%) [A]	800	24,000	2,88,000			
Income from services (B)	100	3,000	36,000			
Profit (A+B)		27,000	3,24,000			
Less: Operating Costs						
Electricity bill		500	6,000			
Shop Rent		2,000	24,000			
Transport		300	3,600			
Generator bill		150	1,800			
Night guard bill		200	2,400			
Mobile bill		400	4800			
Present salary/Drawings- self		8,000	96,000			
Present salary employee (1)		3,000	36,000			
Others(Chada, SMS, TL)		300	3,600			
Non Cash Item:						
Depreciation Expenses(60,000*10%)		500	6,000			
Total Operating Cost (D)		15,350	1,84,200			
Net Profit (C-D):		11,650	1,39,800			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	T)		Year 2 (BD	T)	Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	4,500	1,35,000	16,20,000	5,500	1,65,000	19,80,000	6,500	1,95,000	23,40,000
Less: Cost of sales	3,600	1,08,000	12,96,000	4,400	1,32,000	15,84,000	5,200	1,56,000	28,72,000
Profit (20%) [A]	900	27,000	3,24,000	1,100	33,000	3,96,000	1,300	39,000	4,68,000
Income from services (B)	100	3,000	36,000	100	3,000	36,000	100	3,000	36,000
Profit (A+B)	1,000	30,000	3,60,000	1,200	36,000	4,32,000	1,400	42,000	5,04,000
Less: Operating Costs									
Electricity bill		500	6,000		500	6,000		700	8,400
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Transport		400	4800		400	4800		500	6,000
Generator bill		150	1,800		150	1,800		150	1,800
Night Guard bill		100	1200		100	1200		100	1200
Mobile Bill		500	6,000		500	6,000		500	6,000
Present salary/Drawings- self		8,000	36,000		8,000	96,000		8,000	96,000
Present salary employee (1)		3,000	36,000		4,000	48,000		4,000	48,000
Others (Chada,SMS,TL)		300	3,600		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses(60,000*10%)		500	6,000		500	6,000		500	6,000
Total Operating Cost (E)		15,450	1,85,400		16,450	1,97,400		16,750	2,01,000
Net Profit		14,550	1,74,600		19,550	2,34,600		25,250	3,03,000
Gt payback			1,00,000			1,00,000			1,00,000
Retained Income:			74,600		1,34,600	1			2,03,000

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

SI#	Particular	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,50,000		
1.2	Net Profit	1,74,600	2,34,600	3,03,000
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus	-	80,600	1,21,200
	Total Cash Inflow	4,30,600	2,21,200	4,30,200
2.0	Cash Outflow			
2.1	Purchase of Product	2,50,000		
2.2	Payment of GB Loan*	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,00,000	1,00,000	1,00,000
	Total Cash Outflow	3,50,000	1,00,000	1,00,000
3.0	Net Cash Surplus	80,600	1,21,200	3,30,200

SWOT Analysis

Strength

- > Availability of Products Sourcing.
- ➤ Skilled & 8 Years of Experience
- > Position of his store beside Highway.

WEAKNESS

- > Opponent in same areas
- > Lack of capital

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency

$\mathbf{T}_{\mathsf{HREATS}}$

- > Fire
- > Theft





























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Hangladesh

NATIONAL ID CARD / MISTE HESE HE



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Date of Birth: 12 Dec 1985

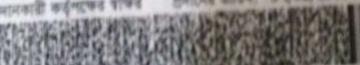
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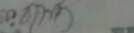
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Presented at GT's 20th Internal Design Lab on 03 November, 2015

