A Nobin Udyokta Project Bashona Electric





NU Identified and PP Prepared by: Md. Ziaul Hoque, Dhamrai Unit Verified By: Tapan Kumar Debanath

GRAMEEN TRUST

Presented by Parimal Chandra Basak

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Parimal Chandra Basak
Age	:	03/06/1987 (27Years 4 Months)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	03 Brothers
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 Father Bashona Rani Boshak Prokash Chandra Boshak Member since:25/08/1987 Branch: Shutipara Centre no.22, Group:05 Loanee No.4325 First loan:2500 Total Amount Received: Tk. 200,000 Existing loan: 50,000 Outstanding: 8070
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	:	NU's Father N/A N/A N/A N/A
Education	<u>:</u>	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation	:	Business (Telecom and Electric)
Trade License Number	•	215
Business Experiences and Training Info	:	07 years
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01915789679
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 1987. At first his mother took a loan amount of BDT 2500 from Grameen Bank. NU's mother invested last GB loan in NU's business. NU's father involve with bronze and book business at Dhmarai Bazar. NU's mother gradually improved their living standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Bashona Electric
Address/ Location	:	Batholi bus stand, Dhamrai, Dhaka
Total Investment in BDT	:	800,000
Financing	:	Self BDT : 500,000 (from existing business) - 63% Required Investment BDT : 300,000 (as equity) - 37%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 8,000
Proposed Business % of present gross profit margin	:	15%
Estimated % of proposed gross profit margin	:	15%
Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Item: 1. Present Stock(*) 2. Furniture and Fan 4. Advance	330,000 20,000 150,000		500,000
Proposed Stock item (*):		300,000	300,000
Total Capital	500,000	300,000	800,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Mobile hand Set (30)	100,000
TV remote	20,000
Mobile Charger	10,000
Bulb	15,000
Fan	30,000
Solar	35,000
Multi-plug	5,000
Head Phone	5,000
Holder	5,000
Socket	15,000
Switch	5,000
Wire	15,000
Torchlight	10,000
IPS	30,000
Electric Parts	5,000
Mobile Parts	5,000
Memory Card	10,000
Speaker	5,000
Mobile Battery	5,000
Total:	330,000

Proposed Item

Product Name	Amount
Mobile Hand Set (Smasung, Lava 100)	300,000
Total:	300,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Income Sale [A]	3000	90,000	1080,000			
Less Cost of Sale [B]	2550	76,500	918,000			
Gross profit 15% (A+B) = [C]	450	13,500	162,000			
Less: Operating Costs						
Electricity bill		600	7200			
Mobile Bill		500	6000			
Shop Rent		3000	36000			
Salary from Business		6000	72000			
Others (Transport, Legal fees etc.)		300	3600			
Non Cash Item						
Depreciation(20,000x 15%)		250	3000			
Total Operating Cost (D)		10,650	127,800			
Net Profit (C-D):(E)		2850	34,200			

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Doutioulous	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Income from Sale [A]	4000	120,000	14,40,000	4500	135,000	16,20,000	5000	150,000	18,00,000
Less Cost of Sale [B]	3400	102,000	1224,000	3825	114,750	1377,000	4250	127,500	1530,000
Gross Profit 15%(A+B)=[C]	600	18,000	216,000	675	20,250	243,000	750	22,500	270,000
Less operating cost:									
Electricity bill		600	7200		700	8,400		800	9,600
Salary from Business		8000	9600		8000	9600		8000	9600
Shop Rent		3000	3600		3000	3600		3000	3600
Mobile Bill		600	7,200		700	8,400		800	9,600
Others(Transport, legal fees)		500	6,000		500	6,000		600	7,200
Non Cash Item									
Depreciation		250	3000		250	3000		250	3000
Total Operating Cost		12,950	1,55,400		13,150	157,800		13,450	161,400
Net Profit (C-D) = (E)		5050	60,600		7,100	85,200		9050	108,600
GT payback	60,000			60,000		60,000			
Retained Income:	600			25,200		48,600			

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	300,000	0	0
1.2	Net Profit	60,600	85,200	108,600
1.3	Depreciation (Non Cash Item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus	0	3600	31,800
	Total Cash Inflow	363,600	91,800	1,43,400
2.0	Cash Outflow			
2.1	Purchase of proposed products	300,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	360,000	60,000	60,000
3.0	Net Cash Surplus	3600	31,800	83,400

SWOT Analysis



Strength

- Shop position is beside road
- Skilled & 7 years Experience
- Good Communication System.
- Good Networking with buyer
- Proper book keeping

WEAKNESS

Lack of investment

OPPORTUNITIES

- Expansion of Business
- Increasing the profitability
- Have chance to capture local whole market

${f T}_{f HREATS}$

- Competitor may arise
- Fire
- Theft



















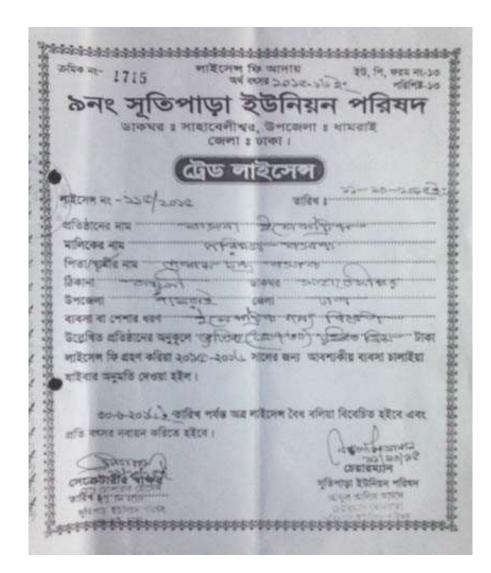




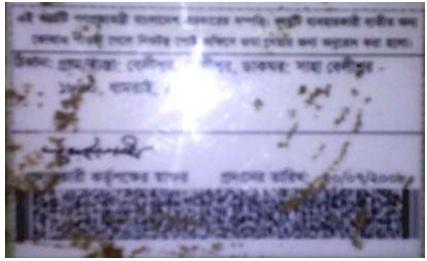




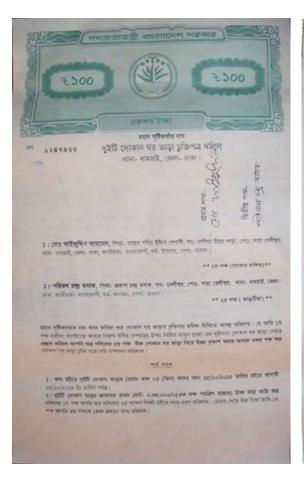


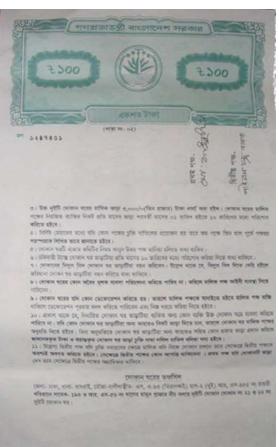






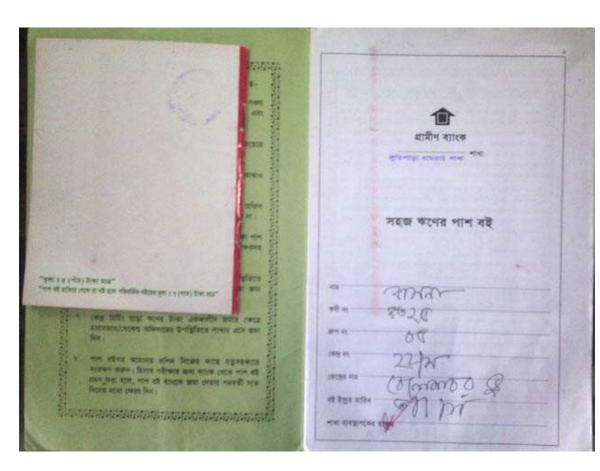


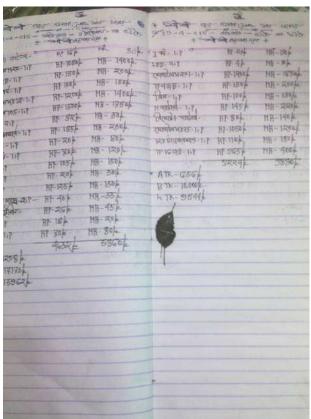














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