A Nobin Udyokta Project Samiya Electric and Hardware



NU Identified and PP Prepared by : Gazi Md. Nasir Uddin *Verified By*: Tapan Kumar Debnath

GRAMEEN TRUST

Presented by Sahin Ahmmed

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Sahin Ahmmed
Age	:	08-07-1981 (34 years)
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 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 Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others 		Mother Hamela Begum Late Md. Kafi Branch: Kalampur Centre #, 14m Group no : 05 Loanee no.: 2921/1 Member since, 03/08/1991 First Ioan: 3000 Existing Ioan: Outstanding: nill n/a n/a n/a n/a
Education	:	SSC



Present Occupation	:	Electronic and Hardware Business
Trade License/ Drug License		205
Business Experience And Training Info	:	6 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01712390347
NU Project Source/Reference	:	GT –Head office/ Dhamrai Unit



NU's mother has been a member of Grameen Bank since 03/08/1991 (25 years). At first She/he took 3,000 taka from GB. NU's mother invested GB Loan in her family. NU mother gradually improved their living standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Samia Electric and Hardware
Address/ Location	:	Mohishashi Bazar, PS: Sanora, Dhamrai, Dhaka
Total Investment in BDT	:	300,000/-
Financing	:	Self BDT 200,000 (from existing business) 67% Required Investment BDT 100,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business		
(i)% of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin		15%
(iii) Agreed grace period		2 months



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items: Shop Advance: Showcase: Rack(3) : Fan (3): Elec. Goods (*):	30,000 15,000 30,000 5,000 120,000		200,000
Proposed items: (**) Electric and Hardware : 100,000/-		100,000	100,000
Total Capital	200,000	100,000	300,000

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



Present Stock items			
Product name with quantity	Amount		
Charger Light (30)-300/-	9,000		
Sesser (25)-80	2,000		
Steel-Pipe 25-500	7,500		
Light /Bulb 50-50	10,000		
Switch -100p-15.00	1,500		
Switch -Board-25p-100/-	2,500		
Fan-Small-10p-1000/-	10,000		
Channel -20p-25	500		
GI Cable- 500 G-25/-	7,500		
Bat -20 p- 150/-	3,000		
Steel Box 100-25/-	2,500		
P. Cabble-5 item -1000/-	5,000		
Tester (25P.)-40/-	1,000		
Stationeries (Khata, Bag, Pencils)	20,000		
Others Elec. Item	38,000		
Total Present Stock	120,000		

Proposed items		
Product Name with quantity	Amount	
Motor 3 p- 6500/-	19,500	
Plastic Door -10p -3000/-	30,000	
Motor Pipe -10P-500/-	5,000	
Steel Pipe -10P- 500/-	5,000	
Parack -20 K-90/-	1,800	
Paint -200kg-120/-	24,000	
Plastic Chair 400/25	10,000	
Others -Hardware	4,700	
Total Proposed Stock	100,000	



Particulars	Existing Business (BDT)					
Farticulars	Daily	Monthly	Yearly			
Sales (A)	5,000	150,000	1,260,000			
Less: Cost of sales (B)	4,250	127,500	1,530,000			
Gross Profit (A-B) = [C]	750	22,500	270,000			
Less: Operating Costs						
Electricity bill		500	6,000			
Shop Rent		2,000	24,000			
Night Guard bill		150	1,800			
Mobile bill		300	3,600			
Present salary/Drawings- self		6,000	72,000			
Others cost ((SMS, TL renew)		300	3,600			
Non Cash Item:						
Depreciation Expenses (50,000x 15%)		625	7,500			
Total Operating Cost (D)		9,875	118,500			
Net Profit (C-D):		12,625	151,500			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)		Year 2 (BDT)			Year 3 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6,000	180,000	1,260,000	6,500	195,000	1,620,000	7,000	210,000	2,520,000
Less: Cost of Sale (B)	5,100	153,000	1,836,000	5,525	165,750	1,377,000	5,950	178,500	2,142,000
Gross Profit E= (C+D)	900	27,000	324,000	975	29,250	351,000	1,050	31,500	378,000
Less: Operating Costs									
Electricity bill		500	6,000		600	6,000		600	7,200
Generator bill									
Shop Rent		2,000	24,000		2,000	14,400		2,000	24,000
Night Guard bill		150	1,800		150	1,500		150	1,800
Mobile bill		500	6,000		500	6,000		550	6,600
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Others cost (fees, TL renew)		300	3,600		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses		625	7,500		625	7,500		625	7,500
Total Operating Cost		12,075	144,900		12,175	146,100		12,225	146,700
Net Profit (C-D) = (E)		14,925	179,100		17,075	204,900		19,275	231,300
GT payback		40,000			40,000)		40,00	0
Retained Income:		139,10	0	176,000		191,300			

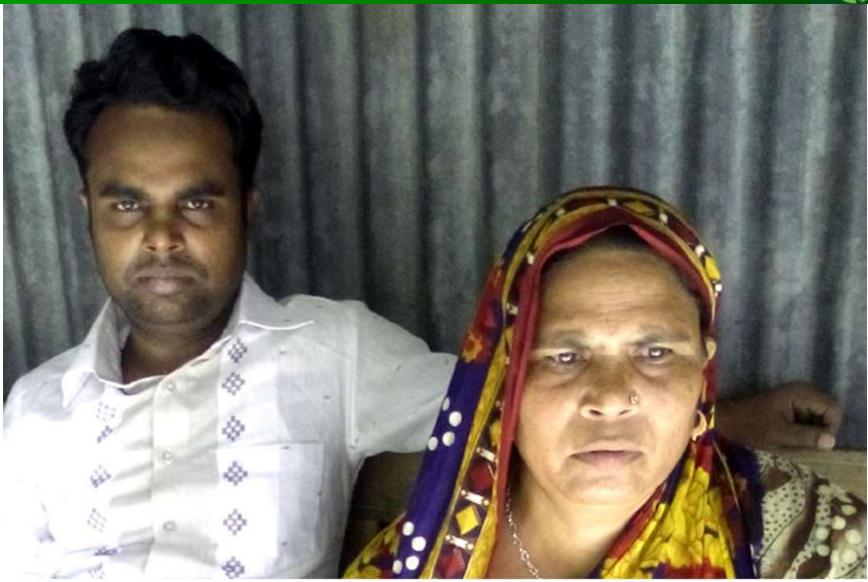
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	179,100	204,900	231,300
1.3	Depreciation (Non cash item)	7,500	7,500	7,500
1.4	Opening Balance of Cash Surplus	0	146,600	319,000
	Total Cash Inflow	286,600	359,000	557,800
2.0	Cash Outflow			
2.1	Purchase of Product	100,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3.0	Net Cash Surplus	146,600	319,000	517,800

SWOT Analysis



STRENGTH Shop position is beside road Skilled & 6 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 	THREATS Competitor may arise Fire Theft















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১। মা মে মইখন ইংলাম, পিশা দুক ফুলানে লেখাই, মাজ্য মেলচ মালের লেখে, প্রায় মহিলাই, পো লাবের্ডা, খনাং খাবেই, জেলাং গারা। জার্টারবং বলোদেনী, পাঠ ইংলাম, লেশাং ব্যবহা,

২। মেহ পার্বীন অধ্যক্ষ, পিঙহা মেহ আ কাছি , রাম্য মহিল্যার্চ, পো সনোড়া, ধনায় ধায়রাই , জেলায় ভাকা। জার্তীয়ারা বাংগাদেশী, বাঁয় ইসলাম, পেলা, বারাল।

হয় পক্ষ (ভায়নিয়া পক) ------

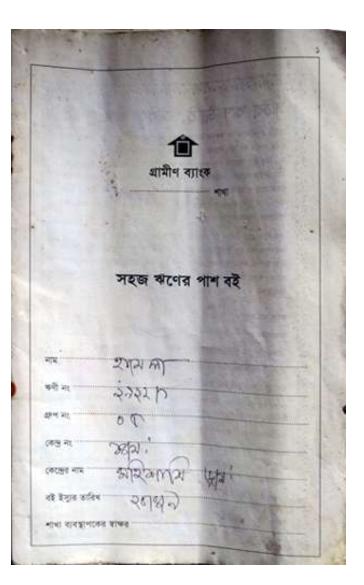
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Presented at GT's 21st Internal Design Lab on 5 November, 2015

