

Proposed NU Business Name: **SARKAR ELECTRIC & SOUND**



Project identification and prepared by: Aziz Ahmad  
Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman patwary



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. SAIFUL ISLAM</b>
Age	:	12-04-1986(30 Years)
Education,	:	S.S.C
Marital status	:	married
Children	:	None
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Gramjoka P.O: Mogda, P.S: Tangail Shadar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>MST.SOFIA BEGUM</b>
(iii) Father's name	:	<b>LATE MD. MOJAMMAL HOQUE</b>
(iv) GB member's info	:	Branch: Sholla kalihati, Centre # 04(male), Member ID: 5983, Group No: 06 Member since: 02-01-1993 to 15-08-2012(9 years 7 Months) First loan: 5000 taka. Existing loan: 00 taka Outstanding loan: 00
Further Information:		
(v) Who pays GB loan installment	:	Nil
(vi) Mobile lady	:	Yes
(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	:	15years experience in running business. He has 12 years training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01917-839158
Mother's Contact No.	:	01768-606736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**Md.Mojammel Hoque** joined Grameen Bank since 9 years 7 Months ago. At first He took 5,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in his business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SARKAR ELETRIC &amp; SOUND</b>
Location	:	Mogra Bazar,Tangail Shadar,,Tangail.
Total Investment in BDT	:	BDT 4,00,000
Financing	:	Self BDT 3,00,000(from existing business) 75% Required Investment BDT 1,00000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	8ft x 15 ft= 120 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Energy Balb,Tube,LED ,Tea Bag,Bulb,Holder,Switch,Costape,BRB Cable etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing three employee.</li><li>▪The shop is Own.</li><li>▪Collects goods from Tangail,Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

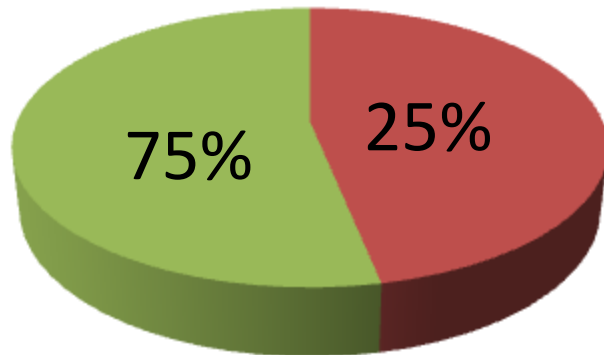
## Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
<b>Energy Bulb,Tube,LED Bulb,Holder,Switch,Costape,BRB Cable etc.</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Rent Sound Box</b>	<b>300</b>	<b>9,000</b>	<b>10,8,000</b>
<b>Total Sales(A)</b>	<b>3,300</b>	<b>99,000</b>	<b>11,88,000</b>
<b>Less. Variable Expense</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>9,00</b>	<b>27,000</b>	<b>3,24,000</b>
<b>Less. Fixed Expense</b>			
<b>Salary (Staff)</b>		<b>9,000</b>	<b>108000</b>
<b>Salary (self)</b>		<b>5,000</b>	<b>60,000</b>
<b>Transportation</b>		<b>2,000</b>	<b>24,000</b>
<b>Electricity bill</b>		<b>300</b>	<b>3600</b>
<b>Mobile Bill</b>		<b>3,00</b>	<b>3,600</b>
<b>Night Guard</b>		<b>200</b>	<b>2,400</b>
<b>Total fixed Cost (D)</b>		<b>16,800</b>	<b>2,01,600</b>
<b>Net Profit (C-D)</b>		<b>10,200</b>	<b>1,22,400</b>

## INVESTMENT BREAKDOWN

Particulars	Existing	Proposed	Proposed Total
Energy Bulb, Clear Bulb, LED Bulb, Tester	70,000	00	70,000
Holder, BRB Cable, Switch, Costape	37,000	00	37,000
Tea Bag(200pac*215tk)	43,000	00	43,000
Sound Box(2set*75000tk)	1,50,000	1,00,000	2,50,000
Total	3,00,000	1,00,000	4,00,000



**Entrepreneur Contribution: 3,00,000**

**Investors Investment : 100,000**

**Total Investment : 4,00,000**

# Financial Projection

BDT (TK)

Particulars	Daily	Monthly	1 <sup>st</sup> Year	2 <sup>nd</sup> Year
<b>Revenue Sales:</b>				
<b>Energy Bulb,Tube,LED Bulb,Holder,Switch,Costape,BRB etc.</b>	3,500	1,05,000	12,60,000	13,23,000
<b>Rent, Sound Box</b>	450	13,500	1,62,000	1,70,100
<b>Total Sales (A)</b>	3,950	1,18,500	14,22,000	14,93,100
<b>Less. Variable Expense</b>	2,800	84,000	10,08,000	10,58,400
<b>Rent, Sound Box</b>	00	00	00	00
<b>Total variable Expense (B)</b>	2,800	84,000	10,08,000	10,58,400
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,150	34,500	4,14,000	4,34,700
<b>Less. Fixed Expense</b>				
<b>Salary (self)</b>		5,000	60,000	60,000
<b>Transportation</b>		3,000	36,000	38,000
<b>Electricity bill</b>		5,00	6,000	6,200
<b>Mobile Bill &amp; SMS Monitoring</b>		5,00	6,000	6,200
<b>Entertainment</b>		2,00	2,400	2,500
<b>Salary ( 3 Staff*3000)</b>		9,000	1,08,000	1,10,000
<b>Night Guard</b>		200	2,400	2,500
<b>Total Fixed Cost</b>		18,400	2,20,800	2,25,400
<b>Net Profit E= (C-D)</b>		16,100	1,93,200	2,09,300
<b>Investment Payback</b>			60,000	60,000



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
<b>1.1</b>	<b>Investment Infusion by Investor</b>	<b>1,00,000</b>	
<b>1.2</b>	<b>Net Profit</b>	<b>1,93,200</b>	<b>2,09,300</b>
<b>1.3</b>	<b>Depreciation (Non cash item)</b>	<b>0</b>	<b>0</b>
<b>1.4</b>	<b>Opening Balance of Cash Surplus</b>		<b>1,33,200</b>
	<b>Total Cash Inflow</b>	<b>2,93,200</b>	<b>3,42,500</b>
<b>2</b>	<b>Cash Outflow</b>		
<b>2.1</b>	<b>Purchase of Product</b>	<b>1,00,000</b>	
<b>2.2</b>	<b>Payment of GB Loan</b>		
<b>2.3</b>	<b>Investment Pay Back (Including Ownership Tr. Fee)</b>	<b>60,000</b>	<b>60,000</b>
	<b>Total Cash Outflow</b>	<b>1,60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,33,200</b>	<b>2,82,500</b>

# **SWOT ANALYSIS**

## **S**TRENGTH

**Employment: Self: 01 Family:0 Others:03**  
**Experience & Skill : 15 Years**  
**Quality goods & services;**  
**Skill and experience;**

## **W**EAKNESS

**Lack of Capital/Investment**

## **O**PPORTUNITIES

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

## **T**HREATS

**Theft**  
**Fire**  
**Political unrest**

Pictures



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# FAMILY PICTURE

