

Proposed NU Business Name: **MS SUMAIYA ELECTRONICS**



Project identification and prepared by: Md. Shah Alom,
Dupchachia Unit, Bugra

Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. SAIFUL ISLAM
Age	:	2-3-1982 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 daughter 1 Son
No. of siblings:	:	2 Brother
Address	:	Vill: Mondo para, P.O: Dupchachial , P.S: Dupchachia, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. SAHERA BEGUM
(iii) Father's name	:	MD. KORBAN ALI
(iv) GB member's info	:	Branch: Gobindopur, Dupchachia, Centre # 55(Female), Member ID: 4642/2, Group No: 05 Member since: 28-10-2007 (09Years) First loan: BDT -20000
Further Information:		Existing Loan: BDT 150000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	Father
(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	:	15 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712685334
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SAHERA BEGUM joined Grameen Bank since 9 years ago. At first she took 20000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS SUMAIYA ELECTRONICS
Location	:	New Bus Stand, Dupchachia, Bogra
Total Investment in BDT	:	BDT 600000/-
Financing	:	Self BDT 450,000/-(from existing business) 75% Required Investment BDT 150,000/-(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 12 ft= 120 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric item etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dupchachia, Bogra.▪Agreed grace period is 3 months.

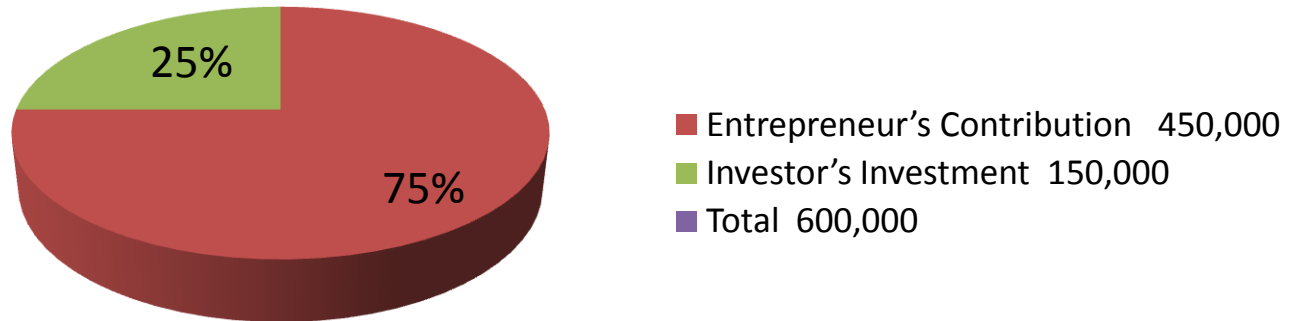
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric items	10000	300000	3600000
Total Sales (A)	10000	300000	3600000
Less Variable Expense			
Electric items	9000	270000	3240000
Total variable Expense (B)	9,000	270000	3240000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		500	6000
Transportation		3,000	36000
Salary (self)		5000	60000
Salary(Staff)		10000	120000
Entertainment		500	6000
Guard		100	1200
Generator		100	1200
Mobile bill		500	6000
Total fixed cost (D)		22,600	271200
Net Profit (E)= [C-D]		7,400	88800

Investment Breakdown

Particulars	Existing	Proposed	Total
Fan,Cable,Other electronics items	400,000	110,000	510000
Others	50,000	40,000	90000
	450,000	150,000	600000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Electric items	14200	426000	5112000	5367600
Item				
Total Sales (A)	14200	426000	5112000	5367600
Less Variable Expense				
Electric items	12780	383400	4600800	4830840
Item				
Total variable Expense (B)	12,780	383400	4600800	4830840
Contribution Margin (CM) [C=(A-B)	1,420	42600	511200	536760
Less Variable Expense				
Rent		3,000	15,000	15,000
Electricity bill		700	8400	8600
Transportation		3,500	42,000	43,000
Salary (self)		5000	60000	60000
Salary(Staff)		15000	180000	180000
Entertainment		500	6000	6000
Guard		100	1200	1200
Generator		100	1200	1200
Mobile bill		600	7200	7400
Total fixed cost (D)		28,400	319,800	322,400
Net Profit (E)= [C-D]		14200	170400	214,360
Investment Payback			90,000	90,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 1.5(Year)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	170,400	214,360
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		80,400
	Total Cash Inflow	320400	294760
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90000	90000
	Total Cash Outflow	240,000	90000
3	Net Cash Surplus	80,400	204760

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

Pictures



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Automatic Rice Cooker
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AC/DC Rechargeable
Fan Light
SUNCA

AC/DC Rechargeable
Fan Light
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Hawkins
Electric Rice Cooker
HS-928

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AL-AFROZ

NOVA

Black Berry

2.2 Litre

RC-22

RC-22
2.2L
1200V
50Hz
900W
SR2X2KX255mm
1PC

Automatic Rice Cooker
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तामता

तामता काल्पन टिकी, तामता, मिठानी, तामताणी अन्वेषण टिकी तथा सात
तामता काल्पन टिकी / तामता काल्पन टिकी
१००० अन्वेषण / २२० - २४० तामता

लिफ्ट

Mixzone

12

काराक्टर
Voltage 120V
Capacity 2.2L
City ICNR

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AUTOMATIC RICE COOKER

SONALI

LUXURY FAN

SONALI

LUXURY FAN

SILICA

Calling Fan

NATIONAL

STANDERD FANS

तामता

तामता काल्पन टिकी

NATIONAL

FANS TONGI

INDIA

तामता

तामता काल्पन टिकी

ERFAT

ERFAT





ANIK POWER
Mobile Power

Sonal
LUXURY FAN

विद्युत कम्पन
आमर हाई क्वालिटी
के बिजनेस
2000

STANDARD
FAN

विद्युत
7-16
2.1 HP FAN

Bangla
Limi
anchia

চুমাইয়া ইলেকট্রিক
দুপচাঁচিয়া, বিজেলা

ANIK POWER
Your M...

BANK



FAMILY PICTURE

