

Proposed NU Business Name: SELIM ELECTRONICS

Project identification and prepared by: Probir Chandra Pramanik
Sonatola ,Bogra

Project verified by: Md.Mozahar Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.EBRAHIM HOSSAIN
Age	:	10-12-1985 (31Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers, 2 Sisters
Address	:	Vill: Parmordhon kuti P.O: Monaray P.S: Gabtoli 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	:	MOST. MOMENA BEGUM
(iii) Father's name	:	MD.ABDUS SAMAD
(iv) GB member's info	:	Branch :Dikdair,Sonatola Centre 27 (Female), Member ID: 2984, Group No: 03 Member since: 05-01-2001(16 years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 30000, Outstanding Loan: Nill
(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.)	:	No
Business Experiences and Training Info	:	10 years experience in running business.07 Years in own business She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01755198214
Family's Contact No.	:	01981119837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatola Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOMENA BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

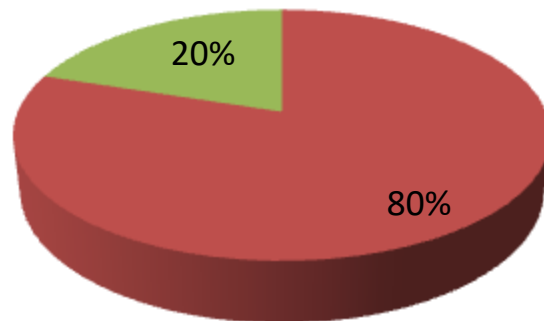
Business Name	:	SELIM ELECTRONICS
Location	:	M.A College Bot tola, Sonatola, Bogra
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 200,000/- (from existing business) 80% Required Investment BDT 50,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	22ft x 17 ft= 374 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Television,Picture tube,Toner,Plaiback, e.t.c▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop rented.▪Collects goods from Bogra Bazar.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Television,Picture tube,Toner,Plaiback, e.t.c	2000	60000	720000
		0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Television,Picture tube,Toner,Plaiback, e.t.c	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		900	10800
Electric Bill		800	9600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		300	3600
Guard		170	2040
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		7470	89640
Net Profit (E)= [C-D]		4530	54360

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Television	30	2,500	75,000	15	230	3,450	78,450
Picture tube	18	2,800	50,400	57	80	4,560	8,560
Plaiback	10	450	4,500	33	800	26,400	26,900
Toner	10	350	3,500	41	175	7,175	10,675
			0			0	0
			0			0	0
Others			6,600			8,415	15,015
			0			0	0
Security			60,000			0	60,000
			0			0	0
	128	6100	200,000	146	1285	50,000	250000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 50,000
- Total 250,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Television,Picture tube,Toner,Plaiback, e.t.c	2500	75000	900000	945000	992250
0	0	0	0	0	0
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Television,Picture tube,Toner,Plaiback, e.t.c	2000	60000	720000	756000	793800
Total Variable Expense	2000	60000	720000	756000	793800
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		900	10800	10800	10800
Electric Bill		800	9600	9900	10200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		170	2040	2040	2040
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7470	89640	90040	90440
Net Profit (E)= [C-D]		7530	90360	94878	99622
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	90,360	94878	99621.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		70360	145238
	Total Cash Inflow	140,360	165,238	244,860
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	70,360	145,238	224,860

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:1
Experience & Skill : 7 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

FAMILY PICTURE