

Proposed NU Business Name: LOTA ELECTRONICS & TELECOM

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LUTFOR
Age	:	04-05-1988(28Years)
Education, till to date	:	Class seven
Marital status	:	Married
Children	:	1 Son & 1 Doughter
No. of siblings:	:	3 Brother's 2 Sister's
Address	:	Vill: Kosturipara P.O: Kosturipara P.S: Kalihati, Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MRS. ROHIMA
(iii) Father's name	:	MD. YUSUF
(iv) GB member's info	:	Branch:Deoapara, Kalihati, Centre # 09(Male), Member ID: 4184/1, Group No: 12 Member since: 20-03-1991 /08-02-1997(06Years) First loan: BDT 2,500 Taka.Existing Loan:BDT 23,000 Outstanding loan: BDT 30000 Taka.
Further Information:		
(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	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-573251
Family's Contact No.	:	01741-171973
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROHIMA joined Grameen Bank since 06 years ago. At first she took BDT 2,500 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business And Home Development.

Proposed Nobin Udyokta Business Info

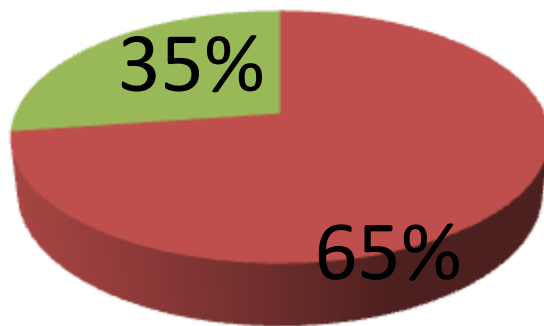
Business Name	:	LOTA ELECTRONICS & TELECOM
Location	:	Kosturipara Bazar,Kalihati,Tangail.
Total Investment in BDT	:	BDT 127,000/-
Financing	:	Self BDT 77,000/- (from existing business) 65% Required Investment BDT 50,000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 09 ft= 90 square ft
Security of the shop	:	None
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile,Battery,charger,Memory,Cover,Head Phone,Catching,Mp3, And Servicing,Etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The Shop Is Rented.▪Collects goods from Kalihati.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile,Battery,charger,Memory,Cover,Head Phone,Catching,Mp3,Etc.	2,000	60,000	720000
Servicing	100	3,000	36000
	0	0	0
Total Sales (A)	2,100	63,000	756000
Less. Variable Expense			
Mobile,Battery,charger,Memory,Cover,Head Phone,Catching,Mp3,Etc.	1,600	48,000	576000
Servicing	0	0	0
	0	0	0
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180000
Less. Fixed Expense			
Rent		1200	14,400
Electricity Bill		800	9,600
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Salary (stuff)		0	0
Transportation		1200	14,400
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)	0	8800	105,600
Net Profit (E) [C-D]		6,200	74,400

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Mobile	15	1,000	15,000	30	1000	30000	45,000
battery	40	200	8,000	100	200	20000	28,000
Display	50	210	10,500	0	0	0	10,500
charger	40	70	2,800	0	0	0	2,800
Cover	50	70	3,500			0	3,500
Glass paper	140	30	4,200			0	4,200
Servicing Item	1	10,000	10,000			0	10,000
Speaker	4	400	1,600			0	1,600
Security	1	20000	20,000			0	20,000
Total	341	31,980	77,000	130	1200	50000	127,000

Source of Finance



Entrepreneur
Investment:77,000
Investor Investment:50,000
Total Investment:127,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Mobile,Battery,charger,Memory,Cover,Head Phone,Catching,Mp3,Etc.	2500	75000	900000	945000	992250
Servicing	100	3000	36000	37800	39690
		0	0	0	0
Total Sales (A)	2600	78000	936000	982800	1031940
Less. Variable Expense		0	0	0	0
Mobile,Battery,charger,Memory,Cover,Head Phone,Catching,Mp3,Etc.	2000	60000	720000	756000	793800
Servicing	0	0	0	0	0
		0	0	0	0
Total variable Expense (B)	2000	60000	720000	756000	793800
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800	238140
Less. Fixed Expense					
Rent		1200	14400	15120	15876
Electricity Bill		800	9600	10080	10584
Mobile Bill		300	3600	3780	3969
Salary (self)		5000	60000	63000	66150
Salary(stuff)		0	0	0	0
Transportation		1200	14400	15120	15876
Entertainment		300	3600	3780	3969
Generator		0	0	0	0
Gurd		100	1200	1260	1323
Depriciation		0	0	0	0
Total Fixed Cost		8900	106800	112140	117747
Net Profit (E) [C-D)		9100	109200	114660	120393
Investment Payback			20000	20000	20000

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	109200	114660	120393
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89200	183860
	Total Cash Inflow	159200	203860	304253
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	70000	20000	20000
3	Net Cash Surplus	89200	183860	284253

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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