

Proposed NU Business Name: SHANTONA MIM RIFIJARESHON SAVISING S:

Project identification and prepared by: : Md. Alamgir Hosain,
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	SELIM MIYA
Age	:	10-08-1984 (33 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	3 Daughter
No. of siblings:	:	3 Brothers and 2 Sister
Address	:	Vill: Tarotiya P.O:Tarotiya P.S: Delduyar 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	:	SELINA BEGUM
(iii) Father's name	:	MD. LET.BODOR MIYA
(iv) GB member's info	:	Branch: LAUHATI Centre # 30 M(Female), Member ID:3604 Group No: 06 Member since: 12/10/1989 First loan: BDT 4000/- Outstanding loan: Nil
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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731-223717
Family's Contact No.	:	01742-314445
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 28 years ago. At first she took BDT 4000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	SELIM ELECTRONICS AND TELICOM
Location	:	Tarotiya , Delduyar, Tangail.
Total Investment in BDT	:	BDT 76,300/-
Financing	:	Self BDT 26300/- (from existing business) 34% Required Investment BDT 50,000/- (as equity) 66%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Cable, Bulb, Battery , Rimort , Parts etc .▪Average 10% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪ The shop is not rented.▪Collects goods from Tangail, Mirjapur .▪Agreed grace period is 3 months.

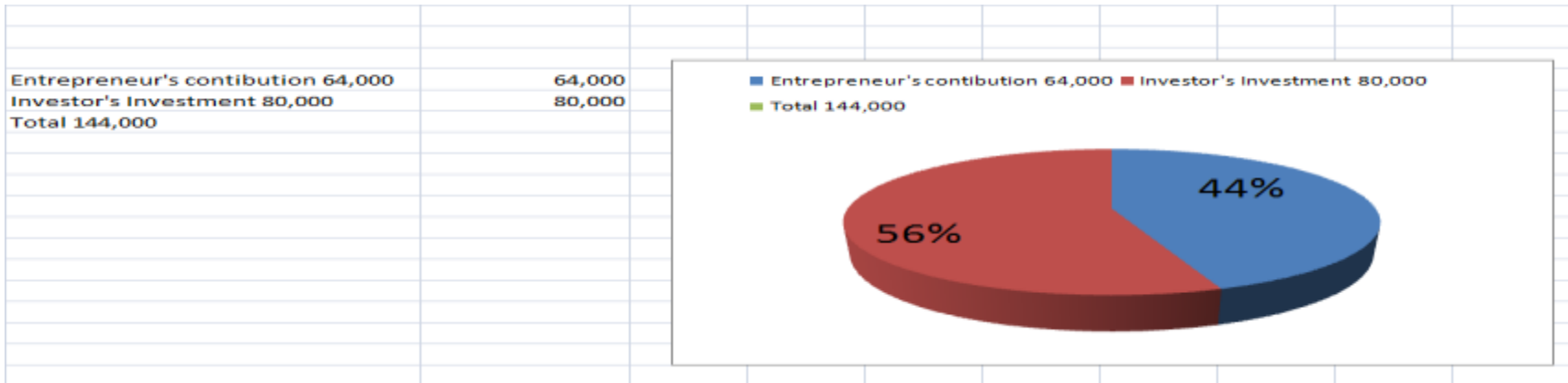
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cable, Bulb, Battery , Rimort , Parts		50,000	600000
Total Sales (A)		50,000	600000
Less. Variable Expense			
Cable, Bulb, Battery , Rimort , Parts		39,000	468000
Total variable Expense (B)		39,000	468000
Contribution Margin (CM) [C=(A-B)]		11,000	132000
Less. Fixed Expense			
Electricity Bill		300	3600
Transportation		500	6000
Mobile Bill		200	2400
Entertainment		200	2400
Salary (sttaf)		0	0
Salary (self)		5,000	60000
Total fixed Cost (D)		6,200	74400
Net Profit (E) [C-D]		4,800	57600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Oto Suic	440	00	440
Stanar	300	0	300
Gas	1200	0	1200
Balb	200	0	200
Rile Ovar Lod	900	0	900
Kompesar	2500	0	2500
Firz	10000	50,000	60000
		0	
Total	26,300	50,000	76300

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd Year(+5%)
Revenue (sales)					
Oto Suic, Gas Balb,		50,000	600000	630000	661500
Total Sales (A)		50,000	600000	630000	661500
Less. Variable Expense					
Oto Suic, Gas, Balb		39,000	468000	491400	515970
Total variable Expense (B)		39,000	468000	491400	515970
Contribution Margin (CM) [C=(A-B)]		11,000	132000	138600	145530
Less. Fixed Expense					
Electricity Bill		300	3600	3600	3600
Transportation		500	6000	6000	6000
Mobile Bill		200	2400	2400	2400
Entertainment		200	2400	2400	2400
Salary (sttaf)		0	0	0	0
Salary(self)		5000	60000	60000	60000
Total Fixed Cost		6,200	74,400	74,400	74,400
Net Profit (E) =[C-D]]		4,800	57600	64200	71130
		20,000	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	57600	64200	71130
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		37,600	81,800
	Total Cash Inflow	107600	101,800	152,930
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)	20,000	20,000	20000
	Total Cash Outflow	70,000	20,000	20000
3	Net Cash Surplus	37,600	81,800	132,930

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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সংস্করণ - ১১১১-১১১১

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