

Proposed NU Business Name: **SHEK ELECTRIC AND ELECTRONICS CENTER**



Project identification and prepared by: Md. Habil Uddin Shah,
Dohar Unit, Dhaka

Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Rakib Hossen
Age	:	18-12-1996(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Kajir chor, P.O: Dohar, P.S: Dohar , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rokeya Begum
(iii) Father's name	:	Hozrot Ali
(iv) GB member's info	:	Branch: Megula, Centre # 02(Female), Member ID:1044/1 , Group No: 02 Member since: 21-04-1996- 2017(22 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 130,000- Outstanding loan: BDT Null
(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	:	04 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01930123626
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEYA BEGUM joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	Shek Electric And Electronics Sentar
Location	:	Holer Bazar, Dohar,Dhaka.
Total Investment in BDT	:	BDT 1,00,000
Financing	:	Self BDT 50,000(from existing business) 50% Required Investment BDT 50,000(as equity) 50%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15ft= 150square ft
Security of the shop	:	BDT Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪Maltiplag,Light,Cover,Holder etc▪Average 25% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, Dhaka, .▪Agreed grace period is 3 months.

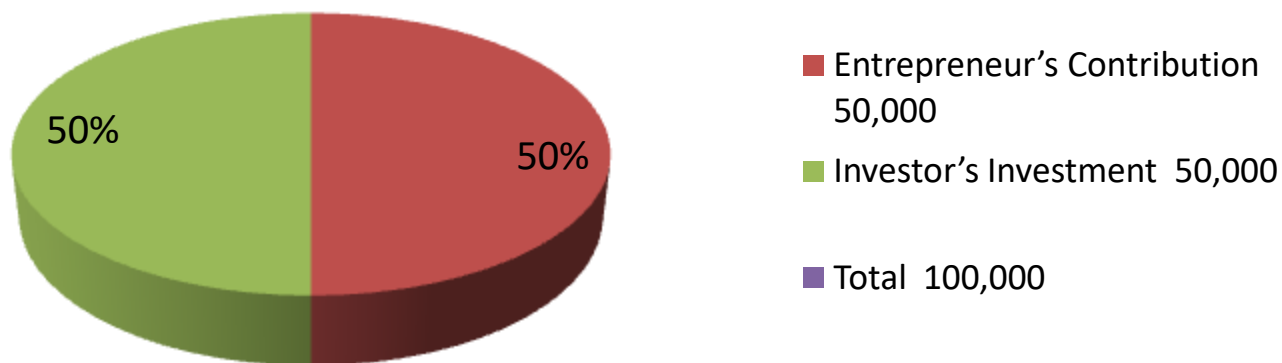
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
▪ Multiplag, Light, Cover, Holder etc	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Multiplag, Light, Cover, Holder etc	1500	45000	540000
Total variable Expense (B)	1500	45000	540000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less. Fixed Expense			
Rent		2000	24000
Mobile Bill		300	3600
Transportation		1000	12000
Electricity Bill		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard		200	2400
Total fixed Cost (D)		9300	111600
Net Profit (E) [C-D]		5700	68400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Electric item	00	00	25,000	00	00	25,000	50,000
Cover,Headphone	0	00	10,000	00	00	25,000	35000
Others				0	0	0	
Security			15000				15,000
Total			50000			50000	100000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Multiplag, Light, Cover, Holder etc	2500	75000	900000	945000	992250
		0	0	0	0
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense		0	0	0	0
Multiplag, Light, Cover, Holder etc	1875	56250	675000	708750	744187
		0	0	0	0
Total variable Expense (B)	1875	56250	675000	708750	744187
Contribution Margin (CM) [C=(A-B)]	625	18750	225000	236250	248062
Less. Fixed Expense					
Rent		2000	24000	25000	25000
Mobile Bill		300	3600	3800	3800
Transportation		1000	12000	12000	12000
Electricity Bill		500	6000	6000	6000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3800	3800
Security Guard		200	2400	2500	2500
Total fixed Cost (D)		9300	111600	113100	113100
Net Profit (E) [C-D]		9450	113400	123150	134962
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	113400	123150	134962
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	171150
	Total Cash Inflow	163400	193150	308112
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	93400	20000	20000
3	Net Cash Surplus	70000	171150	288112

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



FAMILY PICTURE

