#### **A Nobin Udyokta Project**

# **Nasibul Electronics**





NU Identified and PP Prepared by : Md. Khairul Basar



Presented by Nasir Uddin Shek

## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



Name	:	Nasir Uddin Shek
Age	:	06/10/1988 (29 Years)
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	Two brothers and one sister
Parent's and GB related Info  (i) Who is GB member  (ii) Mother's name  (iii) Father's name  (iv) GB member's info		Mother
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Father N/A N/A N/A N/A N/A
Education, till to date	<u>:</u>	Class Five

### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

(Continued)



Present Occupation		Electronics Business
Trade License Number	:	39
Business Experiences		03 years.
Other Own/Family Sources of Income	:	Father agriculture work on his land
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01790244923
NU Project Source/Reference	:	GT Faridpur Sadar Unit Office, Faridpur.

## **BRIEF HISTORY OF GB LOAN Utilization by Family**



NU's mother has been a member of Grameen Bank (GB) Since 2008. At first her mother took a loan amount BDT 5,000 from Grameen Bank. She Invested the money in her husband's agriculture work. They gradually improved their life standard through GB loan.

## PROPOSED BUSINESS Info.



Business Name	:	Nasibul Electronics
Address/ Location	:	Gongabordih Bazar, Sadar, Foridpur
		•
Total Investment in BDT	:	170,000/-
Financing	:	Self BDT: 110,000 (from existing business) - 65%
		Required Investment BDT : 60,000 (as equity) - 35%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross	:	20% 20%
profit margin	•	20 /0
Agreed grace period	:	2 months

## **EXISTING BUSINESS OPERATIONS Info.**



	Existing Business (BDT)				
Particulars Particulars Particulars Particulars	Daily	Monthly	Yearly		
Sales (A)	3,000	90,000	10,80,000		
Less: Cost of sale (B)	2,400	72,000	8,64,000		
Gross Profit 20% (A-B)= [C]	600	18,000	2,16,000		
Less: Operating Costs					
Electricity bill		400	4,800		
Shop Rent		1,000	12,000		
Mobile		300	3,600		
Present salary -own		7,000	84,000		
Night Guard		100	1,200		
TL Fee, + others		500	6,000		
Non Cash Item:					
Depreciation Expenses(30,000*10%)		250	3,000		
Total Operating Cost (F)		9,550	1,14,600		
Net Profit (C-D):		8,450	1,01,400		

#### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Advanced: Decoration: Present Goods Items (*):	10,000 30,000 70,000		110,000
Proposed Items (**):		60,000	60,000
Total Capital	110,000	76,000	170,000

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

### PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



#### **Present Stock item**

Product name	Amount
বিভিন্ন প্রকার এনার্জি বাল্ব ও বাল্ব	10,000
বিভিন্ন প্রকার মাল্টিফিলাক ও ক্যালকুলেটর	10,000
বিভিন্ন প্রকার ছকেট, হোল্ডার, কেচিং প্রভূতি	9,000
বিভিন্ন প্রকার ফ্যান, স্পিকার	9,500
বিভিন্ন প্রকার ক্যাবল	18,000
বিভিন্ন রং, করাত, কাচি, পলিথিন , নাট বোল্ট প্রভৃতি	8,500
বিভিন্ন প্রকার হার্ডওয়্যার মালামাল	5,000
Total Present Stock	70,000

#### **Proposed Item**

Product name	Amount
বিভিন্ন প্রকার এনার্জি বাল্ব ও বাল্ব	10,000
বিভিন্ন প্রকার মাল্টিফিলাক ও ক্যালকুলেটর	13,000
বিভিন্ন প্রকার ছকেট, হোল্ডার, কেচিং প্রভূতি	12,000
বিভিন্ন প্রকার ক্যাবল	15,000
বিভিন্ন রং, করাত, কাচি, পলিথিন , নাটবোল্ট ও প্রভূতি	3,500
বিভিন্ন প্রকার হার্ডওয়্যার মালামাল	6,500
Total Present Stock	60,000

## **Financial Projection of NU BUSINESS PLAN**



Particulars	Y	'ear 1 (E	3DT)	Year 2 (BDT)		
1 articulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000	4000	120000	1440000
Less: Cost of Sale (B)	2800	84000	1008000	3200	96000	1152000
Gross Profit (A-B)=C	700	21000	252000	800	24000	288000
Less operating cost:						
Electricity bill		600	7,200		700	8,400
Shop Rent		1,000	12,000		1,000	12,000
Mobile Bill		400	4,800		450	5,400
Proposed Salary- Self		7,000	84,000		7,000	84,000
Night Gourd		100	1,200		150	1,800
TL and others		300	3,600		400	4,800
Non Cash Item:						
Depreciation (30,000*10%)		250	3,000		250	3,000
Total Operating Cost (F)		9,650	1,15,800		9,950	1,19,400
Net Profit =(E-F)		11,350	1,36,200		14,050	1,68,600
GT payback	36,000 36,000					
Retained Income:	94,200 126,600			)		

## CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	136,200	168,600
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus	0	97,000
	Total Cash Inflow	209,200	268,600
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
2.3	Payment of GB loan	0	0
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	97,000	226,600

## **SWOT Analysis**



# STRENGTH

- Skill and 03 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

# **W**EAKNESS

Lack of investment

## **O**PPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

### $\mathbf{T}_{\mathsf{HREATS}}$

- New competitor may be present
- Political Unrest
- Theft





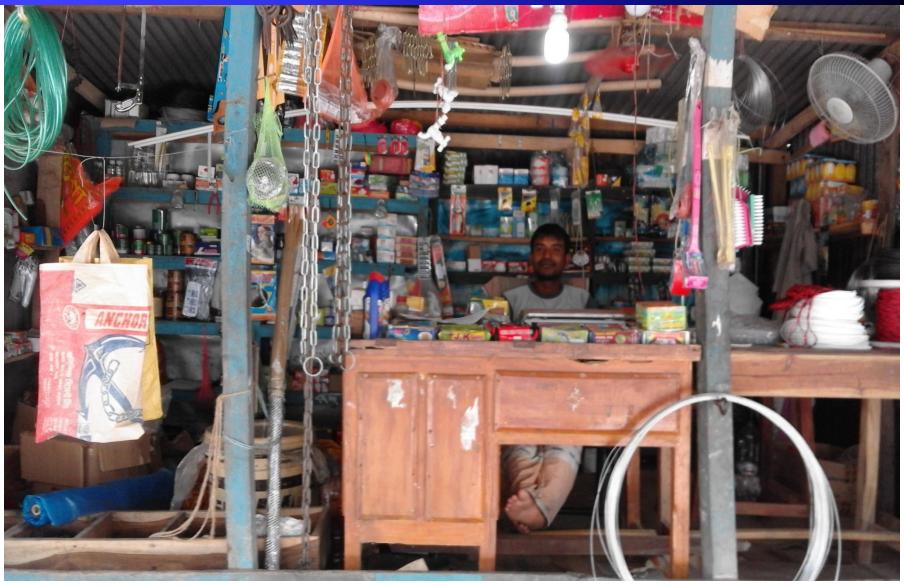


























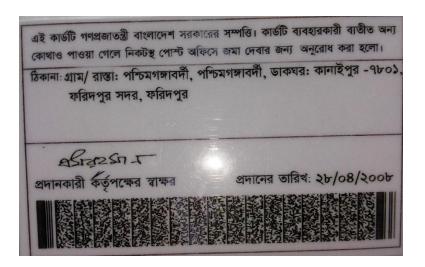


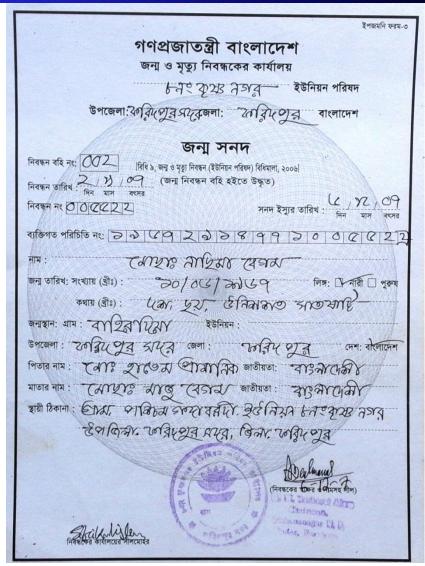




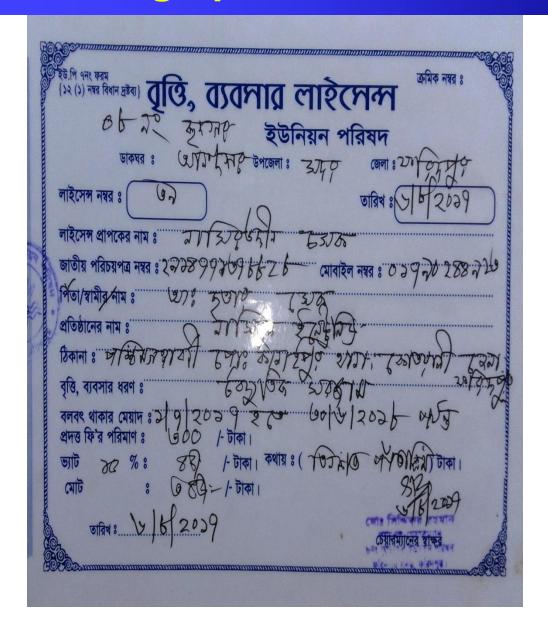


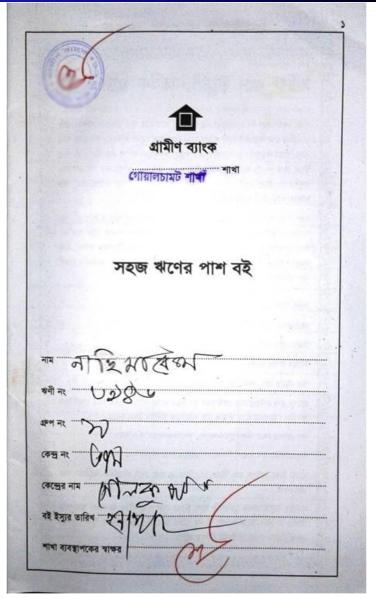




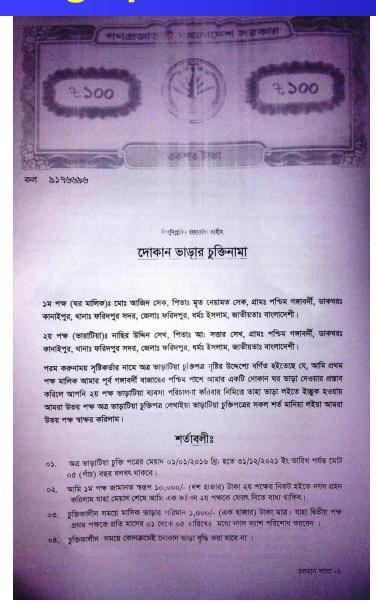


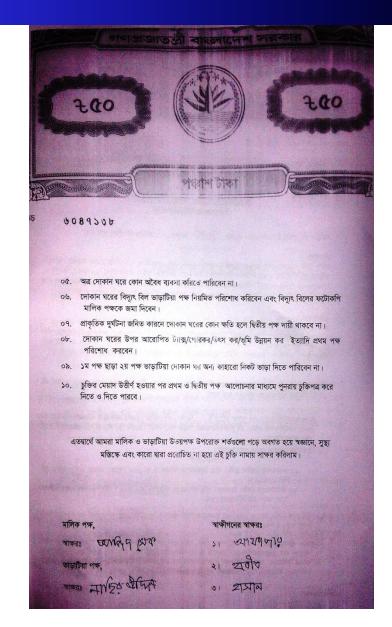














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