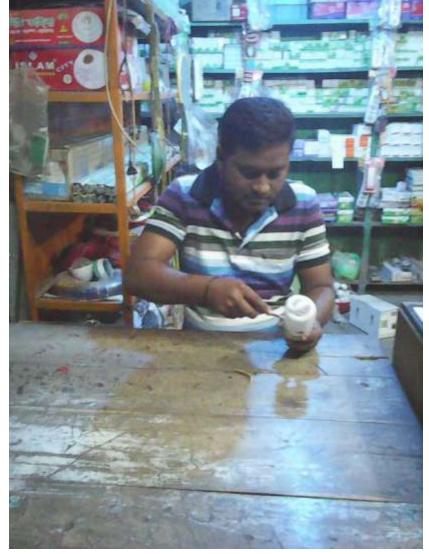
ORPON ELECTRIC AND REFRIGERATOR



Project identification by: Shahidul Islam, Elenga Unit, Tangail Project prepared by: Md. Mizanur Rahman Patwary Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	SOKAMOL SARKAR			
Age	:	08-09-1988 (26 Years)			
Education, till to date	:	SSC			
Marital status	:	Married			
Children	:	Nil			
No. of siblings:	:	2 Brothers			
Present Address		Vill: Pakulla P.O: Jamorkee P.S: Mirjapur Dist: Tangail			
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 Father MILON RANEE SARKAR SREE SOVASH SARKAR Branch: Jamurkee Mirjapur Centre # 79 (Female), Member ID: 5742, Group No: 06 Member since: 03-11-1989 (25 Years) First loan: 3,000 taka.			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing loan: BDT 10,000 Outstanding loan: BDT 2,858 Father No No 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	:	Twelve years experience in running business.
Training Info	:	He has three year training.
Other Own/Family Sources of Income	:	Father's Income (Saloon shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-048529
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Milon ranee sarkar is a member of Grameen Bank since 25 years. At first she took 3,000 taka loan from Grameen Bank. Milon ranee sarkar gradually took loan from GB. Utilize loan in her husband saloon. She made three tin shed house and purchase 4 decimal land.

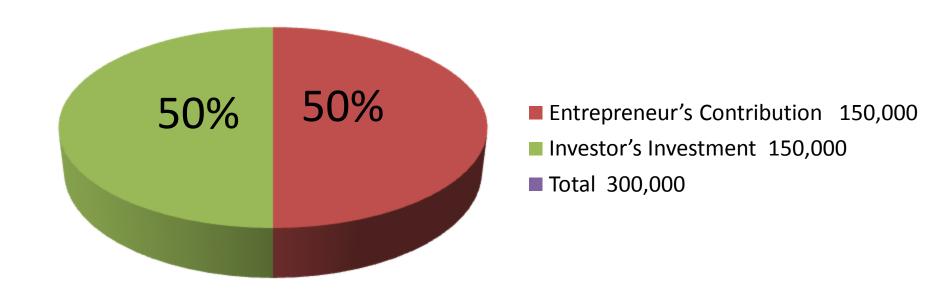
Proposed Nobin Udyokta Business Info					
Business Name	: ORPON ELECTRIC AND REFRIGERATOR				
Location	:	Pakulla bazar, Tangail			
Total Investment in BDT	:	3,00,000 taka			
Financing	:	Self BDT 1,50,000 (from existing business) 50%			
		Required Investment BDT 1,50,000 (as equity) 50%			
Present salary/drawings from business (estimates)	:	7,000 Taka			
Proposed Salary	:	8,000 Taka			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item. Repairing damaged energy bulb and Fridge. Average 15% gain on sales. The business is operating by entrepreneur. Existing one employee. The shop is rented. Collects goods from Dhaka. Agreed grace period is 4 months. 			

Existing Business (BDT)						
Particular	Daily	Monthly	Yearly			
Revenue (sales)						
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and						
various electronic item	3,000	90,000	1,080,000			
Repairing Damaged Energy bulb(85 x2)	170	5,100	61,200			
Repairing Fridge (service Charge)	200	6,000	72,000			
Total Sales (A)	3,370	101,100	1,213,200			
Less. Variable Expense						
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and						
various electronic item	2,550	76,500	918,000			
Purchase Damaged Energy bulb(25 x2)	50	1,500	18,000			
Total variable Expense (B)	2,600	78,000	936,000			
Contribution Margin (CM) [C=(A-B)	770	23,100	277,200			
Less. Fixed Expense						
Rent		2,000	24,000			
Electricity Bill		750	9,000			
Generator Bill		120	1,440			
Mobile Bill		500	6,000			
Transportation		2,000	24,000			
Entertainment		300	3,600			
Guard		60	720			
Salary (staff)		3,000	36,000			
Salary (self)		7,000	84,000			
Total fixed Cost (D)		15,730	188,760			
Net Profit (E) [C-D)		7,370	88,440			

	Breakdown
INVESTMENT	Breaknown
	DICANAGOVII

Particulars	Existing	Proposed	Proposed Total
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item	1,00,000	1,50,000	2,50,000
Security	50,000	-	50,000
Total	1,50,000	1,50,000	3,00,000

Source of Finance



Financial Projection (BDT)						
Particular	Daily	Monthly	1st Year	2nd Year	3rd year	
Revenue (sales)						
Cable, Fan, Bulb, Socket, Switch, Holder,				1		
P.V.C pipe and various electronic item	5,000	150,000	1,800,000	1,890,000	1,984,500	
Repairing Damaged Energy bulb(85 x3)	255	7,650	91,800	96,390	101,210	
Repairing Fridge (service Charge)	200	6,000	72,000	75,600	79,380	
Total Sales (A)	5,455	163,650	1,963,800	2,061,990	2,165,090	
Less. Variable Expense						
Cable, Fan, Bulb, Socket, Switch, Holder,						
P.V.C pipe and various electronic item	4,250	127,500	1,530,000	1,606,500	1,686,825	
Purchase Damaged Energy bulb(25 x2)	75	2,250	27,000	28,350	29,768	
Total variable Expense (B)	4,325	129,750	1,557,000	1,634,850	1,716,593	
Contribution Margin (CM) [C=(A-B)	1,130	33,900	406,800	427,140	448,497	
Less. Fixed Expense						
Rent		2,000	24,000	24,000	24,000	
Electricity Bill		750	9,000	10,000	11,000	
Generator Bill		120	1,440	1,700	2,000	
Mobile Bill		750	9,000	9,000	9,500	
Transportation		3,000	36,000	38,000	40,000	
Entertainment		500	6,000	6,500	7,000	
Guard		60	720	800	900	
Salary (staff)		4,000	48,000	48,000	48,000	
Salary (self)		8,000	96,000	96,000	96,000	
Total Fixed Cost		19,180	230,160	234,000	238,400	
Net Profit (E) [C-D)		14,720	176,640	193,140	210,097	
Investment Payback			60,000	60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	176,640	193,140	210,097
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		116,640	249,780
	Total Cash Inflow	326,640	309,780	459,877
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	116,640	249,780	399,877

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 12 Years

Quality Furniture;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Local competitors;

Pictures











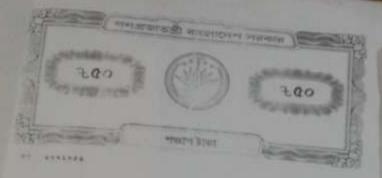












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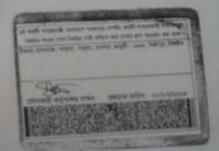
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FAMILY PICTURE

