

Proposed NU Business Name :-M/S Bhai-Bhai Electronics



PP Identified & Prepared by-
 Sonia Sultana (Chandpur Sadar Unit)
 Verified by -Md.Nazrul Islam

Presented By
 Sahadeb Chandra Das Bhuttu



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sahadeb Chandra Das Bhuttu
Age	:	13-05-1981 (34 years)
Marital status	:	Married
Children	:	01 son
No. of siblings:	:	02Brothers, 03 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mosheda Rani Das
(iii) Father's name	:	Shemacharan Das
(iv) GB member's info	:	Branch: Narayanpur Centre # 8/m, Loan no-3364/1 Member since 2002 First loan: Tk.3000
Further Information:		Existing loan:100000 Tk. Outstanding: 17000/-
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business Trade License No: 433/(14/15)
Business Experiences and Training Info	:	15 years. No Formal Training
Other Own/Family Sources of Income	:	One Brother is in Saudi Arabia .
Other information		Mobile no - 01724824202
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2002 (13 years). NU invested GB Loan in his business. He Expanded his present Business by GB loan. They purchased some agricultural land & repaired their own house from the income of his business. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Bhai-Bhai Electronics</i>
Address/ Location	:	Narayanpur Saheb Bazar , Matlab Dakhin, Chandpur.
Total Investment in BDT	:	650000
Financing	:	Self BDT 450000 (from existing business) 69 % Required Investment BDT 200000 (as equity) 31 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	10%
(ii) Estimated % of proposed gross profit margin		10%
(iii) Agreed grace period		02 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business	Total (BDT)
Investments in different categories:			
(i) Present stock items:			
Mobile Accessories (LCD Display, head phone, Charger, memory card, battery, cover, others	70000		
Mobile SIM card 50	5000		
New Mobileset Nokia , Simphoni,Samsung,& others 150 set	200000		
Desk stop (02)	50000		
Flash Machine	30000		
Power supply & shot gun	5000		
Furniture	40000		
Advance	50000		
	450000		450000
(ii) Proposed items			
Mobile Set New 100	150000		
Sim Card 30	5000		
Mobile accessories	45000		
		200000	200000
Total Capital	450000	200000	650000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	7000	210000	2520000
<i>Less: Cost of sales (B)</i>	6300	189000	2268000
Gross Profit (C) [C=(A-B)]	700	21000	252000
Income from servicing ,soft wire,& Others (contact)	300	9000	108000
Total gross profit	1000	30000	360000
<i>Less: Operating Costs</i>			
Electricity bill		1000	12000
Generator Bill		300	3600
Shop Rent		1700	20400
Night Guard bill		300	3600
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Salary Employee (1)		6000	72000
Others cost with entertainment		500	6000
Non Cash Item:			
Depreciation Expenses (40000*10%&85000*20%)		1750	21000
<i>Total Operating Cost (D)</i>		19850	238200
Net Profit (C-D):		10150	121800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8000	240000	2880000	9000	270000	3240000	10000	300000	3600000
<i>Less: cost of sales (B)</i>	7200	216000	2592000	8100	243000	2916000	9000	270000	3240000
Gross Profit (C) [C=(A-B)]	800	24000	288000	900	27000	324000	1000	30000	360000
Income from from mobile servicing, soft ware, & others	300	9000	108000	300	9000	108000	400	12000	144000
Total Gross profit	1100	33000	396000	1200	36000	432000	1400	42000	504000
<i>Less: Operating Costs:</i>									
Generator Bill		300	3600		300	3600		300	3600
Electricity bill		1000	12000		1500	18000		1500	18000
Shop Rent		1700	20400		1700	20400		1700	20400
Night Guard bill		300	3600		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Salary Employee 01		6000	72000		6000	72000		6000	72000
Others		500	6000		500	6000		500	6000
Non Cash Item:									
Depreciation Expenses(40000*10%u85000*20%)		1750	21000		1750	21000		1750	21000
<i>Total Operating Cost (D)</i>		20150	241800		20650	247800		20650	247800
(Net Profit C-D) :		12850	154200		15350	184200		21350	256200
Payback to GT			80000			80000			80000
Retained Income:	74200			104200					176200

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)_
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	154200	184200	256200
1.3	Depreciation (Non cash item)	21000	21000	21000
1.4	Opening Balance of Cash Surplus		78200	203400
	Total Cash Inflow	375200	283400	480600
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan	17000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	297000	80000	80000
3.0	Net Cash Surplus	78200	203400	400600

SWOT ANALYSIS

STRENGTH:

Longstanding relationship with GB.
Self-trained.
Located in busy market place.

WEAKNESS:

Lack of fund.
Credit Sale

OPPORTUNITIES:

Customers will get mobile accessories in low price.
Would create job opportunity in future.
Improve Financial condition

THREATS:

Theft.
Political unrest.













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১. যেসব ব্যক্তি এই পত্র প্রেরণের পর যথাযথভাবে আর্থিক নিয়ন্ত্রণে আসবে সেসব ব্যক্তির নামের তালিকা প্রস্তুত করা হবে।
২. উক্ত পত্রের আর্থিক প্রতিশ্রুতির অধীন শর্তাবলি পূরণ করা না হলে প্রাপ্তি বাতিল করা হবে।

স্বাক্ষর

সিদ্ধান্ত নেওয়া, প্রস্তুত করা এবং প্রেরণের ক্ষমতা রাখা হবে।

স্বাক্ষরিত: ১৯৮৩, ঢাকা

১. স্বাক্ষরিত: ১৯৮৩

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২. স্বাক্ষরিত: ১৯৮৩

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GT's 18th Internal Design Lab
on 4 October, 2015



For More Information
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