

Proposed NU Business Name :Master Electronics



NU Identified and PP prepared by
Sonia Sultana (Chandpur Sadar)

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name`	:	Opu Das
Age	:	01- 04-1986 (30 Years)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 brothers, 01 sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs :Bina Rani Das
(iii) Father's name	:	Mr. Dulal Chandra Das
(iv) GB member's info	:	Branch:Narayanpur , Centre 08/m Loan no-1135/1/, Member since 10-10-2005 First loan: Tk.5000 Last loan – 20000
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Present Occupation	:	Business
Business Experiences and Training Info	:	08 years Trade license no:108
Other Own/Family Sources of Income	:	Service and Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office,Chandpur
NU CONTACT INFO		Mobile no -01753469949

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (10 years). NU invested GB Loan in his business. He Expanded his present Business by using 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	:	Master Electronics
Address/ Location	:	Narayanpur Bazar, Dakhin Matlab ,Chandpur
Total Investment in BDT	:	300000
Financing	:	Self BDT 200000 (from existing business) 66% Required Investment BDT 100000 (as equity) 34%
Present salary/drawings from business (estimates)	:	6000
Proposed Salary		6000
Proposed Business		
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	02 months.

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present stock Item	Proposed Item		
চাঁজার (মোবাইল, লাইট)	১৫০০০	চাঁজার (মোবাইল, লাইট)	৭০০০
রিমোট , ফ্লাইবেক	২৮০০০	রিমোট , ফ্লাইবেক	১৪০০০
বেটারী (সিক্স ভোল্ট) ১০পিস	১০০০০	বেটারী (সিক্স ভোল্ট) ১০পিস	৫০০০
লাইট বেটারী ৫০ পিস	৫০০০	লাইট বেটারী ৫০ পিস	৩০০০
টেলিভিশন পার্টস , এডাপটার	৫৫০০০	টেলিভিশন পার্টস , এডাপটার	২৭০০০
টিউব লাইট, টিভি স্পিকার , ফোর ভি টিউব	২০০০০	টিউব লাইট, টিভি স্পিকার , ফোর ভি টিউব	১০০০০
মাল্টি ফ্লাক, ফ্যানবক্স ডিসি, এমলি ফিয়ার বক্স	১৫০০০	মাল্টি ফ্লাক, ফ্যানবক্স ডিসি, এমলি ফিয়ার বক্স	৮০০০
চার্জ লাইট , ছাকার, তাতাল,সিক্স ভোল্ড বাব্ব	২০০০০	চার্জ লাইট , ছাকার, তাতাল,সিক্স ভোল্ড বাব্ব	১০০০০
ডিজিং কয়েল, চেলেন বক্স, টুয়েটার , বেচ	২৫০০০	ডিজিং কয়েল, চেলেন বক্স, টুয়েটার , বেচ	১২০০০
অন্যান্য	৭০০০	অন্যান্য	৪০০০
200000		100000	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	3000	90000	1080000
Less: Cost of sales (B)	2400	72000	864000
Net profit	600	18000	216000
Income from flexi & Mobile banking	300	9000	108000
Gross Profit (C) [C=(A-B)]	900	27000	324000
Less: Operating Costs			
Electricity bill		400	4800
Shop Rent		3350	40200
Mobile		500	6000
Present salary -own		6000	72000
Present salary worker 01		6000	72000
Entertainment		400	4800
Fee+ others		200	2400
Non Cash Item:			
Depreciation			
Expenses(26000*20%&30000*10%)		683	8196
Total Operating Cost (D)		17533	210396
Net Profit (C-D):		9467	113604

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)	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
Less: cost of sales (B)	3200	96000	1152000	3600	108000	1296000	4000	120000	1440000
Net profit	800	24000	288000	900	27000	324000	1000	30000	360000
Income from Mobile banking & flexiload	400	12000	144000	400	12000	144000	400	12000	144000
Gross Profit (C) [C=(A-B)]	1200	36000	432000	1300	39000	468000	1400	42000	504000
Less: Operating Costs									
Electricity bill		500	6000		600	7200		600	7200
Shop Rent		3350	40200		3350	40200		3350	40200
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		6000	72000		6000	72000		6000	72000
Salary Staff (01)		6000	72000		7000	84000		8000	96000
Entertainment		400	4800		400	4800		400	4800
Others		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses(26000*20%&30000*10%)		683	8196		683	8196		683	8196
Total Operating Cost (D)		17733	212796		18833	225996		19833	237996
(Net Profit C-D) :		18267	219204		20167	242004		22167	266004
Pay back	40000			40000			40000		
Retained money	149204			202004			226004		

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	100000		
1.2	Net Profit	219204	242004	266004
1.3	Depreciation (Non cash item)	8196	8196	8196
1.4	Opening Balance of Cash Surplus		187400	397600
	Total Cash Inflow	327400	437600	671800
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	187400	397600	631800

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">✓ Long standing relationship with Grameen.✓ Well Known business man in locality.✓ Provide quality products.✓ Experience .✓ Service record good	<p>WEAKNESS</p> <ul style="list-style-type: none">✓ Credit sales.✓ Less stock.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">✓ All kind of mobile servicing & Repairing✓ Huge demand from locality.✓ Central point of market	<p>THREATS</p> <ul style="list-style-type: none">✓ Load shading.✓ Fire & theft✓ Political Unrest.✓ Other competition.

Handwritten notes in Telugu on a notebook page, including a list of items and their prices.

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For Further Information

Grameen Trust

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