

Proposed NU Business Name: **KALAM ELECTRONICS MECHANICAL STORE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABU KALAM
Age	:	12-05-1987 (28 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	2 Sister 2Brother
Address	:	Vill: Taluch Fokir para, P.O: Tluch, P.S: Dupchachia, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. FEROJA BEGUM
(iii) Father's name	:	MD. ABUL FAKIR
(iv) GB member's info	:	Branch: GobindapurDupchachia, Centre # 58(Female), Member ID: 3728, Group No: 02 Member since: 15-02-1998 (12 Years) First loan: BDT -4000
Further Information:		Existing Loan: BDT nil, Outstanding loan: NIL
(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	:	8 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-468595
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FERROJA BEGUM joined Grameen Bank since 12 years ago. At first she took 4000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KALAM ELECTRONICS MECHANICAL STORE
Location	:	Taluch bajar, Gunahar, dupchachia
Total Investment in BDT	:	BDT 235000/-
Financing	:	Self BDT 135000/- (from existing business) 57% Required Investment BDT 100000/- (as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 15ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; IPS, fan etc.▪ Average 30% gain on sale.▪ The business is operating by entrepreneur. Existing 1 employees.▪ The shop is rented.▪ Collects goods from Dupchachia, Bogra, Dhaka▪ Agreed grace period is 3 months.

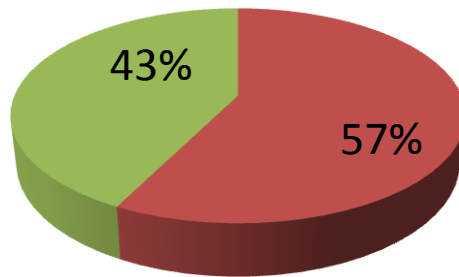
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fan,lps, Batterty etc	3500	105000	1260000
Total Sales (A)	3500	105000	1260000
Less Variable Expense			
Fan,lps, Batterty etc	2800	84000	1008000
Total variable Expense (B)	2,800	84000	1008000
Contribution Margin (CM) [C=(A-B)	700	21000	252000
Less Variable Expense			
Rent		1,200	14400
Electricity bill		700	8400
Transportation		1,200	14400
Salary (self)		5000	60000
Salary(Staff)		4000	
Entertainment		450	5400
Guard		200	2400
Mobile bill		450	5400
Total fixed cost (D)		13,200	158400
Net Profit (E)= [C-D]		7,800	93600

Investment Breakdown

Particulars	Existing	Proposed	Total
Fan	10,000	30,000	40000
IPS	10,000	0	10000
Cable	10,000	20,000	30000
Battery	20,000	0	20000
Others	70,000	30,000	100000
Switch	0	20,000	20000
Computer	15,000	0	15000
	135,000	100,000	235000

Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 100,000
- Total 235,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Fan,lps, Batterty etc	4700	141000	1692000	1776600
Total Sales (A)	4700	141000	1692000	1776600
Less Variable Expense				
Fan,lps, Batterty etc	3760	112800	1353600	1421280
Item				
Total variable Expense (B)	3,760	112800	1353600	1421280
Contribution Margin (CM) [C=(A-B)	940	28200	338400	355320
Less Variable Expense				
Rent		1,200	15,000	15,000
Electricity bill		900	10800	11000
Transportation		1,500	18,000	18,500
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		450	5400	5400
Guard		200	2400	2400
Mobile bill		550	6600	6800
Total fixed cost (D)		13,800	166,200	167,100
Net Profit (E)= [C-D]		14400	172800	188,220
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	172,800	188,220
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		112,800
	Total Cash Inflow	272800	301020
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	112,800	241020

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

