Proposed NU Business Name: SELIM ELECTRONICS AND TELECOM



Project identification and prepared by: : Md. Aminul Islam, Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patwary



| Brief Bio of The Proposed Nobin Udyokta | | | | |
|--|-------|---|--|--|
| Name | : | SELIM MIYA | | |
| Age | : | 03-08-1982 (34 Y <i>ears)</i> | | |
| Education, till to date | : | Class 8 | | |
| Marital status | : | Married | | |
| Children | : | 2 Daughter | | |
| No. of siblings: | : | 1 Brothers and 2 Sister | | |
| Address | : | Vill: Mohera P.O: Mohara 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 LAL VAN MD. FAJAR ALI Branch: Mohara Mirjapur, Centre # 7 (Female), Member ID:1341, Group No: 02 Member since: 05/08/1980 First Ioan: BDT 2000/- | | |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc | : : : | Outstanding loan: Nil 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 | : | 3 years experience in running business. |
| Training Info | : | He has no training |
| Other Own/Family Sources of Income | : | Agriculture, |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01745818574 |
| Family's Contact No. | : | |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

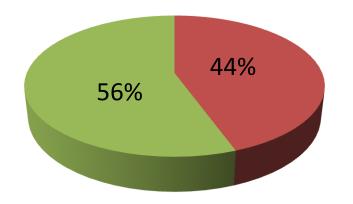
LAL VAN joined Grameen Bank since 36 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

| Proposed Nobin Udyokta Business Info | | | |
|--|---|---|--|
| Business Name | : | SELIM ELECTRONICS AND TELECOM | |
| Location | : | Mohera, Mirjapur, Tangail. | |
| Total Investment in BDT | : | BDT 144000/- | |
| Financing | : | Self BDT 64000/- (from existing business) 44% Required Investment BDT 80,000/- (as equity) 56% | |
| Present salary/drawings from business (estimates) | : | BDT 5,000 | |
| Proposed Salary | : | BDT 5,000 | |
| Size of shop | : | 15 ft x 10 ft= 150 square ft | |
| Security of the shop | : | Nil | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; Cable, Bulb, Battery , etc . Average 10% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The shop is not rented. Collects goods from Tangail, Mirjapur . Agreed grace period is 3 months. | |

| Existing Business (BDT) | | | | |
|---------------------------------------|-------|---------|---------|--|
| Particular | Daily | Monthly | Yearly | |
| Revenue (sales) | | | | |
| Cable, Bulb, Battery , Etc | 2,000 | 60,000 | 720,000 | |
| Servicing | 200 | 6,000 | 72,000 | |
| Total Sales (A) | 2,200 | 66,000 | 792,000 | |
| Less. Variable Expense | | | | |
| Cable, Bulb, Battery , Rimort , Parts | 1,800 | 54,000 | 648,000 | |
| Total variable Expense (B) | 1,800 | 54,000 | 648,000 | |
| Contribution Margin (CM) [C=(A-B) | 400 | 12,000 | 144,000 | |
| Less. Fixed Expense | | | | |
| Rent | | 700 | 8,400 | |
| Electricity Bill | | 400 | 4,800 | |
| Transportation | | 1,000 | 12,000 | |
| Mobile Bill | | 200 | 2,400 | |
| Entertainment | | 200 | 2,400 | |
| Salary (staff) | | 0 | 0 | |
| Salary (self) | | 5,000 | 60,000 | |
| Total fixed Cost (D) | | 7,500 | 90,000 | |
| Net Profit (E) [C-D) | | 4,500 | 54,000 | |

| Investment Breakdown | | | | | |
|----------------------|----------|----------|----------------|--|--|
| Particulars | Existing | Proposed | Proposed Total | | |
| Cable | 6,000 | 40,000 | 46,000 | | |
| Bulb | 10,000 | 0 | 10,000 | | |
| Battery | 2,500 | 0 | 2,500 | | |
| Rimort | 8,000 | 0 | 8,000 | | |
| Parts | 4,000 | 0 | 4,000 | | |
| IPS | 14,000 | 0 | 14,000 | | |
| Mobile | 0 | 40000 | 40,000 | | |
| Other | 19,500 | 0 | 19,500 | | |
| Total | 64,000 | 80,000 | 144,000 | | |

Source of Finance



Entrepreneur's Contribution 64,000
Investor's Investment 80,000
Total 144,000

| Financial Projection (BDT) | | | | |
|-------------------------------------|-------|---------|-----------|-----------|
| Particular | Daily | Monthly | 1st Year | 2nd Year |
| Revenue (sales) | | | | |
| Cable, Bulb, Battery ,Etc | 4,000 | 120,000 | 1,440,000 | 1,512,000 |
| Servicing | 250 | 7,500 | 90,000 | 94,500 |
| Total Sales (A) | 4,250 | 127,500 | 1,530,000 | 1,606,500 |
| Less. Variable Expense | | | | |
| Cable, Bulb, Battery ,Etc | 3,600 | 108,000 | 1,296,000 | 1,360,800 |
| Total variable Expense (B) | 3,600 | 108,000 | 1,296,000 | 1,360,800 |
| Contribution Margin (CM) [C=(A-B)] | 650 | 19,500 | 234,000 | 245,700 |
| Less. Fixed Expense | | | | |
| Rent | | 700 | 8,400 | 8,400 |
| Electricity Bill | | 400 | 4,800 | 4,800 |
| Transportation | | 1,500 | 18,000 | 18,000 |
| Mobile Bill | | 300 | 3,600 | 3,600 |
| Entertainment | | 200 | 2,400 | 2,400 |
| Salary (sttaf) | | 3,000 | 36,000 | 36,000 |
| Salary (self) | | 11,100 | 133,200 | 133,200 |
| Net Profit (E) =[C-D)] | | 8,400 | 100,800 | 112,500 |
| Investment Payback | | | 48,000 | 48,000 |

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

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) |
|------|--|--------------|--------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 80,000 | |
| 1.2 | Net Profit | 100,800 | 112,500 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 52,800 |
| | Total Cash Inflow | 180,800 | 165,300 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 80,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 48,000 | 48,000 |
| | Total Cash Outflow | 128,000 | 48,000 |
| 3 | Net Cash Surplus | 52,800 | 117,300 |



Strength W_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family: 0 Others:0 Experience & Skill : 4 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Delduar Political unrest Regular customers;

Pictures













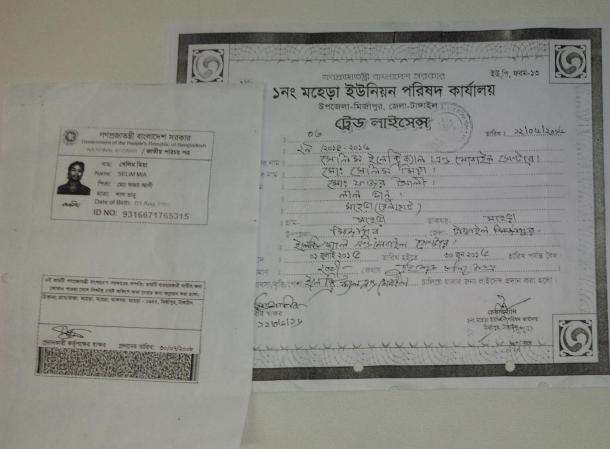












22/04/25

उट्टे प्रत्य अग्राय का शाएह (य. २माठ करेड, ज्यासी - फिला देखिक डेफीर बाउ मार्ग किरोजू न आधान ०१ मि (बाउर समय) कठ केरी में, २८३३ कुल नर ०२ जिन तज व्हालम् हर जिल्हा ड्रेस्ट्र (यानम्पत ज्वाल्न, कर्वमान केर माधार कठ (जन क्षत नार्ट)

BOJUT POT

4milty-

ाः योग राहिक पट्या विकीपूर माना कानाइन ।

FAMILY PICTURE

