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

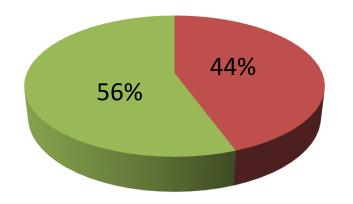
LAL VAN joined Grameen Bank since 36 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

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













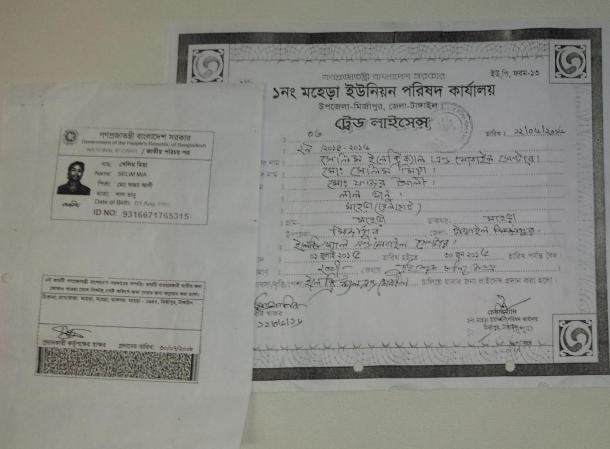












22/04/25

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

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ाः योग राहिक पट्या विकीपूर माना कानाइन ।

FAMILY PICTURE

