Proposed NU Business Name: SABBIR ELECTRONICS



Project identification and prepared by: Md. Nur Islam, Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD. SHAHIDUL ISLAM		
Age	:	28-01-1983 (33 Years)		
Education, till to date	:	SSC		
Marital status	:	Married		
Children	:	1 Son 1 Daughter		
No. of siblings:	:	2 Brothers & 1 Sister		
Address	:	Vill: Sinaboho, P.O: Bashtoli, P.S: Kaliakoir, Dist: Gazipur		
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 SIRIYA BIBI MD. LAL MIYA Branch: Ataboho, Kaliakoir, Centre # 10(Female), Member ID: 1711, Group No: 01 Member since: 11-1-1988 (13Years) First loan: BDT 3,000		
Further Information:	١.	Existing Loan: BDT 50000, Outstanding loan: NIL		
(v) Who pays GB loan installment (vi) Mobile lady	:	Father No		
(vii) Grameen Education Loan		No 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	:	11 years experience in running business.
Training Info	:	He has 4 Year training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716510178
Mother's Contact No.	:	01759241244
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SIRIYA BIBI joined Grameen Bank since 13years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	 :	SABBIR ELECTRONICS	
Location	:	Sinaboho bazar	
Total Investment in BDT	:	BDT 180000/-	
Financing	:	Self BDT 100000/-(from existing business) 56% Required Investment BDT 80,000/-(as equity) 44%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	15 ft x 12 ft= 180 square ft	
Security of the shop	:		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Electric Item etc. Average 20% gain on sale. The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed. Collects goods from Dhaka, Gazipur Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electrical & Electronics Item	2200	66000	792000
Total Sales (A)	2200	66000	792000
Less Variable Expense			
Electrical & Electronics Item	1760	52800	633600
Total variable Expense (B)	1,760	52800	633600
Contribution Margin (CM) [C=(A-B)	440	13200	158400
Less Variable Expense			
Electricity bill		250	3000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Generator		100	1200
Mobile bill		100	1200
Total fixed cost (D)		6,200	74400
Net Profit (E)= [C-D]		7,000	84000

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Cable	6,500	0	6500		
Battery	6,000	0	6000		
Charger	1,300	0	1300		
Socket	4,000	0	4000		
Fly bag	7,000	0	7000		
Enery bulb	4,200	0	4200		
Speaker, remote, etc,	43,000	0	43000		
Computer & box	28000		28000		
Coil, Electronics item, charger etc	0	80000	80000		
	100,000	80,000	180000		

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Electrical & Electronics, Bikash	3500	105000	1260000	1323000	
Total Sales (A)	3500	105000	1260000	1323000	
Less Variable Expense					
Electrical & Electronics Item	2800	84000	1008000	1058400	
Total variable Expense (B)	2,800	84000	1008000	1058400	
Contribution Margin (CM) [C=(A-B)	700	21000	252000	264600	
Less Variable Expense					
Electricity bill		350	4200	4400	
Transportation		700	8,400	8,600	
Salary (self)		5000	60000	60000	
Entertainment		200	2400	8600	
Guard		150	1800	1800	
Generator		100	1200	1200	
Mobile bill		200	2400	2600	
Total fixed cost (D)		6,550	78,600	85,400	
Net Profit (E)= [C-D]		14450	173400	179,200	
Investment Payback			48,000	48,000	

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	173,400	179,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		125,400
	Total Cash Inflow	253400	304600
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)	48000	48000
	Total Cash Outflow	128,000	48000
3	Net Cash Surplus	125,400	256600

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

ইয়া রাহীম ইয়া রাহমানু ইয়া আল্লাছ মোঃ শহিদুল ইসলাম প্রোপ্রাইটর 01716-510178 সাবিবর ইলেকটোর হ্র

ব্রথানে যাবতীয় উন্নতমানের ইলেকট্রনিক্স মালামাল বিক্রেয় করা হয় এবং ইলেকট্রক এর সমস্ত কাজ সুদক্ষ মিস্ত্রির দ্বারা যত্ন সহকারে করা হয় ও মেমোরী কার্ড, সিম কার্ড ইত্যাদি বিক্রয় করা হয়।



সাবিবর ইলেকট্রনিক্স

এখানে যাবতীয় উনুতমানের ইলেকট্রনিক্স মালামাল বিক্রয় করা হয় এবং ইলেকট্রিক এর সমস্ত কাজ সুদক্ষ মিস্ত্রির দারা যত্ন সহকারে করা হয় ও মেমোরী কার্ড, সিম কার্ড ইত্যাদি বিক্রয় করা হয়।

সিনাবহ চৌরাস্তার মোড কালিয়াকৈর প্রাক্তীপ্র









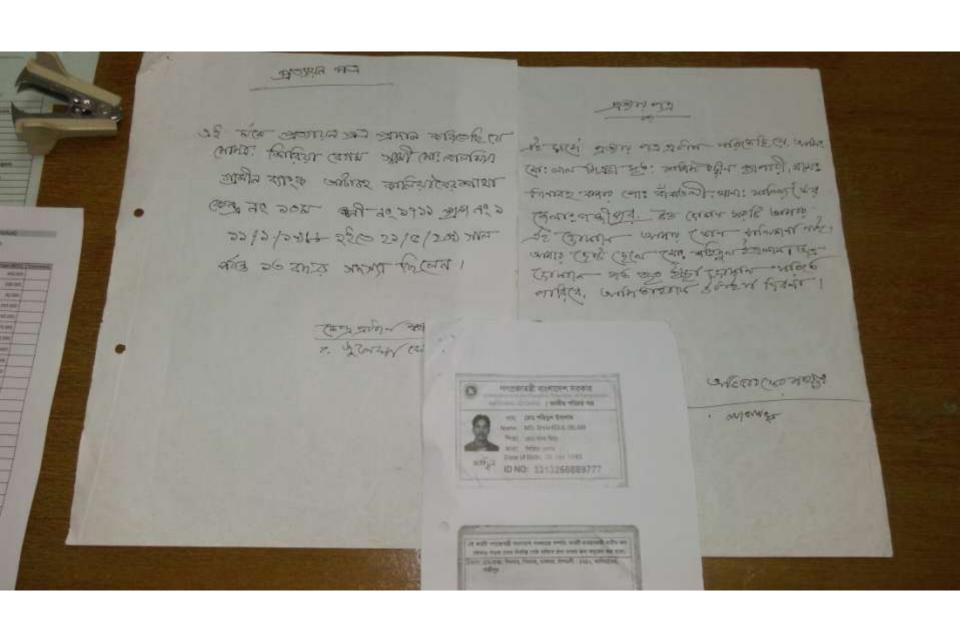












FAMILY PICTURE

