

Proposed NU Business Name: **SUMAN ELECTRONICS**



Project identification and prepared by: MD.ANISAR RAHAMAN
Parshuram,Feni.

Project verified by: Susanto Kumar biswas.



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | MOSHIUR RAHMAN SUMAN |
| Age | : | 25-04-1993(25 Years) |
| Education, till to date | : | Class-Nine |
| Marital status | : | Unmarried |
| Children | : | Nil |
| No. of siblings: | : | 02 Sisters,02 Brothers. |
| Address | : | Vill:Baurkhuma P.O:Porshuram, P.S: Porshuram, Dist: Feni. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | SAMSUN NAHAR KHOSHE |
| (iii) Father's name | : | NUR NOBI MOJUMDAR |
| (iv) GB member's info | : | Branch: Porshuram, Centre # 40(Female), Member ID:2649, Group No: 04 Member since: 06-01-2010-2018 (08 Years) First loan: BDT 5,000/- |
| Further Information: | | Existing loan: BDT 20,000/- Outstanding loan: 10000/- |
| (v) Who pays GB loan installment | : | Mother/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 | : | 05 years experience in running business. No |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01639111413 |
| Mother's Contact No. | : | 01824664362 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUN NAHAR KHOSHE joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

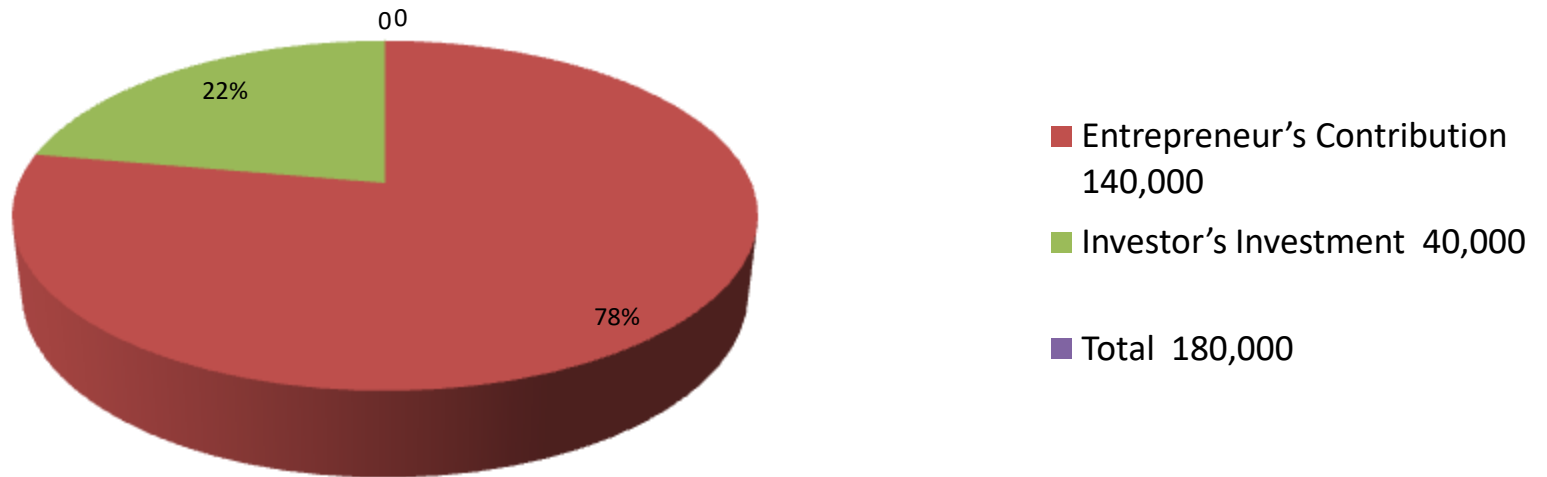
Proposed Nobin Udyokta Business Info

| | | |
|---|---|---|
| Business Name | : | SUMAN ELECTRONICS |
| Location | : | Bilonia Station, Porshuram, Feni. |
| Total Investment in BDT | : | BDT 180000/- |
| Financing | : | Self BDT 140000(from existing business) 78% Required Investment BDT,40,000(as equity) 22% |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 15ft x 20 ft. = 300square ft |
| Security of the shop | : | 00,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;BRB kebol,soket,holder,swich, others..▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in renting place.▪Collects goods from Feni.▪Agreed grace period is 3 months. |

Existing

| Particular | Daily | Monthly | Yearly |
|--|-------------|--------------|----------------|
| Revnue (Sale) | | | |
| BRB cable,soket,holder,swice,other | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales(A) | 3000 | 90000 | 1080000 |
| Less Variable Expense (B) | | | 0 |
| BRB cable,soket,holder,swice,other | 2550 | 76500 | 918000 |
| Total Variable Expense | 2550 | 76500 | 918000 |
| Contributon Margin (CM) [C=(A-B)] | 450 | 13500 | 162000 |
| Less Fixed Expense | | | |
| Rent | | 0 | 0 |
| Electric Bill | | 300 | 3600 |
| Transportaion | | 300 | 3600 |
| Salary (Self) | | 5000 | 60000 |
| Salary (Staff) | | 0 | 0 |
| Entertainment | | 300 | 3600 |
| Guard | | 0 | 0 |
| Generator | | 0 | 0 |
| Mobile Bill | | 400 | 4800 |
| Total Fixed Cost (D) | | 6300 | 75600 |
| Net Profit (E)= [C-D] | | 7200 | 86400 |

| Investment Breakdown | | | | | | | |
|----------------------|----------|------------|----------------|----------|------------|---------------|----------------|
| Existing | | | | Proposed | | | |
| Particulars | Qty. | Unit Price | Existing | Qty. | Unit Price | Proposed | Proposed Total |
| BRB cable | | | 30,000 | | | 10,000 | 40,000 |
| socket | | | 25,000 | | | 10,000 | |
| holder | | | 20,000 | | | | |
| switch | | | 10,000 | | | 10,000 | |
| bulb | | | 10,000 | | | 5,000 | |
| energy bulb | | | 20,000 | | | 5,000 | |
| large light | | | 10,000 | | | | |
| meter board | | | 15,000 | | | | |
| | | | | | | | |
| | | | | | | | |
| Total | 0 | 0 | 140,000 | 0 | 0 | 40,000 | 180,000 |



Financial Projection (BDT)

| Particular | Daily | Monthly | Year -1 | Year-2 | Year-3 |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue(Sales) | | | | | |
| BRB cable,soket,holder,swice,other | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| 0 | 0 | 0 | 0 | 0 | 0 |
| Total Sales(A) | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Less Variable Expense (B) | | | | | |
| BRB cable,soket,holder,swice,other | 3400 | 102000 | 1224000 | 1285200 | 1349460 |
| Total Variable Expense | 3400 | 102000 | 1224000 | 1285200 | 1349460 |
| Contributon Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 | 226800 | 238140 |
| Less Fixed Expense | | | | | |
| Rent | | 0 | 0 | 0 | 0 |
| Electric Bill | | 300 | 3600 | 3900 | 4200 |
| Transportaion | | 300 | 3600 | 3780 | 3969 |
| Salary (Self) | | 5000 | 60000 | 60000 | 60000 |
| Salary (Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Gard | | 0 | 0 | 0 | 0 |
| Generator | | 0 | 0 | 0 | 0 |
| Mobil Bill | | 400 | 4800 | 4900 | 5000 |
| Total Fixed Cost (D) | | 6300 | 75600 | 76180 | 76769 |
| Net Profit (E)= [C-D] | | 11700 | 140400 | 147420 | 154791 |
| Investment Pay Back | | | 16,000 | 16,000 | 16,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 40,000 | | |
| 1.2 | Net Profit | 140,400 | 147420 | 154791 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 124400 | 255820 |
| | Total Cash Inflow | 180,400 | 271,820 | 410,611 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 40,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 16000 | 16000 | 16000 |
| | Total Cash Outflow | 56,000 | 16,000 | 16,000 |
| 3 | Net Cash Surplus | 124,400 | 255,820 | 394,611 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bilonia Station,
Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

