

# ORPON ELECTRIC AND REFRIGERATOR



Project identification by: Shahidul Islam, Elenga Unit, Tangail

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**Grameen Shakti SamaJik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SOKAMOL SARKAR</b>
Age	:	08-09-1988 (26 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers
Present Address	:	Vill: Pakulla P.O: Jamorkee P.S: Mirjapur Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MILON RANEE SARKAR</b>
(iii) Father's name	:	<b>SREE SOVASH SARKAR</b>
(iv) GB member's info	:	Branch: Jamurkee Mirjapur Centre # 79 (Female), Member ID: 5742, Group No: 06 Member since: 03-11-1989 (25 Years) First loan: 3,000 taka.
Further Information:	:	Existing loan: BDT 10,000 Outstanding loan: BDT 2,858
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	Twelve years experience in running business. He has three year training.
Other Own/Family Sources of Income	:	Father's Income (Saloon shop)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01913-048529
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamorkee Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Milon ranee sarkar is a member of Grameen Bank since 25 years. At first she took 3,000 taka loan from Grameen Bank. Milon ranee sarkar gradually took loan from GB. Utilize loan in her husband saloon. She made three tin shed house and purchase 4 decimal land.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ORPON ELECTRIC AND REFRIGERATOR</b>
Location	:	Pakulla bazar, Tangail
Total Investment in BDT	:	3,00,000 taka
Financing	:	Self BDT 1,50,000 (from existing business) 50% Required Investment BDT 1,50,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	8,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item.</li><li>▪Repairing damaged energy bulb and Fridge.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

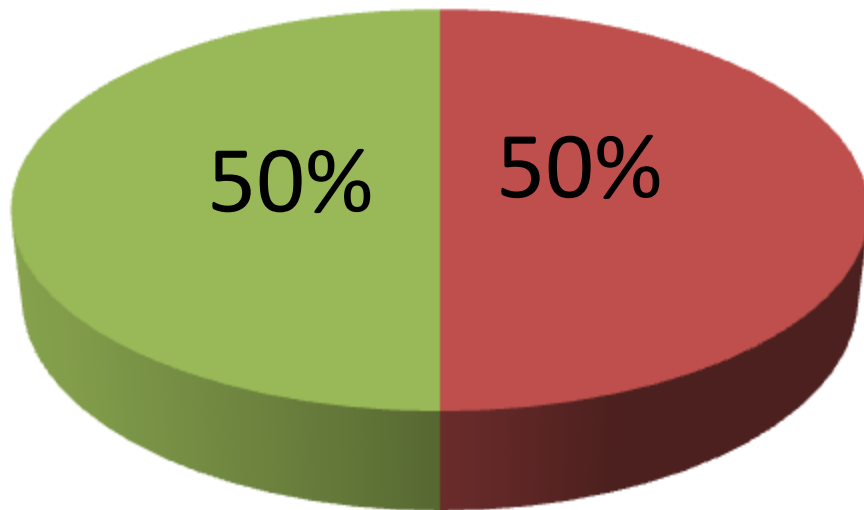
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item	3,000	90,000	1,080,000
Repairing Damaged Energy bulb( 85 x2)	170	5,100	61,200
Repairing Fridge (service Charge)	200	6,000	72,000
<b>Total Sales (A)</b>	<b>3,370</b>	<b>101,100</b>	<b>1,213,200</b>
<b>Less. Variable Expense</b>			
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item	2,550	76,500	918,000
Purchase Damaged Energy bulb(25 x2)	50	1,500	18,000
<b>Total variable Expense (B)</b>	<b>2,600</b>	<b>78,000</b>	<b>936,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>770</b>	<b>23,100</b>	<b>277,200</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		750	9,000
Generator Bill		120	1,440
Mobile Bill		500	6,000
Transportation		2,000	24,000
Entertainment		300	3,600
Guard		60	720
Salary (staff)		3,000	36,000
Salary (self)		7,000	84,000
<b>Total fixed Cost (D)</b>		<b>15,730</b>	<b>188,760</b>
<b>Net Profit (E) [C-D]</b>		<b>7,370</b>	<b>88,440</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item	1,00,000	1,50,000	2,50,000
Security	50,000	-	50,000
<b>Total</b>	<b>1,50,000</b>	<b>1,50,000</b>	<b>3,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 150,000
- Total 300,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item	5,000	150,000	1,800,000	1,890,000	1,984,500
Repairing Damaged Energy bulb( 85 x3)	255	7,650	91,800	96,390	101,210
Repairing Fridge (service Charge)	200	6,000	72,000	75,600	79,380
<b>Total Sales (A)</b>	<b>5,455</b>	<b>163,650</b>	<b>1,963,800</b>	<b>2,061,990</b>	<b>2,165,090</b>
<b>Less. Variable Expense</b>					
Cable, Fan, Bulb, Socket, Switch, Holder, P.V.C pipe and various electronic item	4,250	127,500	1,530,000	1,606,500	1,686,825
Purchase Damaged Energy bulb(25 x2)	75	2,250	27,000	28,350	29,768
<b>Total variable Expense (B)</b>	<b>4,325</b>	<b>129,750</b>	<b>1,557,000</b>	<b>1,634,850</b>	<b>1,716,593</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,130</b>	<b>33,900</b>	<b>406,800</b>	<b>427,140</b>	<b>448,497</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		750	9,000	10,000	11,000
Generator Bill		120	1,440	1,700	2,000
Mobile Bill		750	9,000	9,000	9,500
Transportation		3,000	36,000	38,000	40,000
Entertainment		500	6,000	6,500	7,000
Guard		60	720	800	900
Salary (staff)		4,000	48,000	48,000	48,000
Salary (self)		8,000	96,000	96,000	96,000
<b>Total Fixed Cost</b>		<b>19,180</b>	<b>230,160</b>	<b>234,000</b>	<b>238,400</b>
<b>Net Profit (E) [C-D)</b>		<b>14,720</b>	<b>176,640</b>	<b>193,140</b>	<b>210,097</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	176,640	193,140	210,097
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		116,640	249,780
	<b>Total Cash Inflow</b>	<b>326,640</b>	<b>309,780</b>	<b>459,877</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>116,640</b>	<b>249,780</b>	<b>399,877</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 12 Years  
Quality Furniture;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures

















# FAMILY PICTURE

