

Proposed NU Business Name: **G.P ELECTRONICS**



Project identification and prepared by: Md. Asif Istiar,
Asulia Unit, Dhaka

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. PAVEL AHAMMED
Age	:	20-01-1988 (27 Years)
Education, till to date	:	Class Five
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Mojidpur P.O: Savar, P.S: Savar Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SAJEDA BEGUM
(iii) Father's name	:	MD. FULL MIAH (CHAN)
(iv) GB member's info	:	Branch: Ashulia , Centre # 89(Female), Member ID: 8882/2 Group No: 13 Member since: 04-02-2010 (5 Years) First loan:7,000 taka.
Further Information:		Existing loan: BDT 20,000 Outstanding loan: BDT 17,000
(v) Who pays GB loan installment		Mother
(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	:	Three years experience in running business. He has two years training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-028879
Mother Contact No.	:	01966-259307
NU Project Source/ Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Sajeda Begum is a member of Grameen Bank since 5 years. At first she took 7,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home development.

Proposed Nobin Udyokta Business Info

Business Name	:	G.P ELECTRONICS
Location	:	Mojidpur, Savar, Dhaka
Total Investment in BDT	:	BDT 3,35,000
Financing	:	Self BDT 1,85,000 (from existing business) 55% Required Investment BDT 1,50,000 (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Television, Self, Showcase, Dressing table, Wear drop, TV Trolley etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed▪The shop is rented.▪Collects goods from Nama bazaar road.▪Agreed grace period is 4 months.

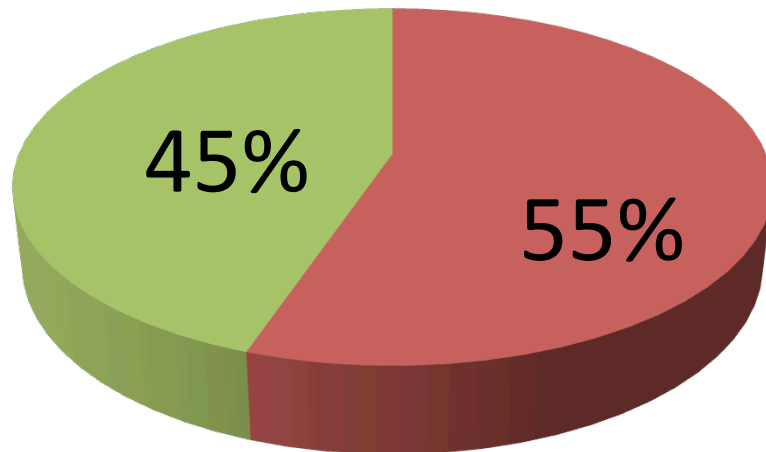
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Television, Self, Showcase, Dressing table, Wear drop, TV Trolley etc	3,500	105,000	1,260,000
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Television, Self, Showcase, Dressing table, Wear drop, TV Trolley etc	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000
Less. Fixed Expense			
Rent		3,600	43,200
Electricity Bill		500	6,000
Mobile Bill		400	4,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		200	2,400
Guard		200	2,400
Others		300	3,600
Total fixed Cost (D)		12,200	146,400
Net Profit (E) [C-D]		8,800	105,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Television,	21,000	60,000	81,000
Self, Showcase, Cot, Dressing table, Wear drop, TV Trolley etc	84,000	90,000	1,74,000
Sundry Debtors	40,000	-	40,000
Security	40,000	-	40,000
Total	1,85,000	1,50,000	3,35,000

Source of Finance



- Entrepreneur's Contribution 185,000
- Investor's Investment 150,000
- Total 335,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Rice, Pulse, Flour, Oil, Sugar, Biscuit, Soft drinks, Soap Chips, Cosmetics etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Rice, Pulse, Flour, Oil, Sugar, Biscuit, Soft drinks, Soap Chips, Cosmetics etc	4,400	132,000	1,584,000	1,663,200	1,746,360
Total variable Expense (B)	4,400	132,000	1,584,000	1,663,200	1,746,360
Contribution Margin (CM) [C=(A-B)]	1,100	33,000	396,000	415,800	436,590
Less. Fixed Expense					
Rent		3,600	43,200	43,200	43,200
Electricity Bill		500	6,000	6,500	7,000
Mobile bill & SMS Monitoring		650	7,800	8,300	9,000
Transportation		3,000	36,000	38,000	40,000
Salary (self)		5,000	60,000	48,000	48,000
Salary (staff)		3,000	36,000	36,000	36,000
Entertainment		300	3,600	4,000	4,500
Guard		200	2,400	3,000	3,500
Total Fixed Cost		16,250	195,000	187,000	191,200
Net Profit (E) [C-D]		16,750	201,000	228,800	245,390
Investment Payback			60,000	60,000	60,000

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	150,000		
1.2	Net Profit	201,000	228,800	245,390
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,000	309,800
	Total Cash Inflow	351,000	369,800	555,190
2	Cash Outflow			
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
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	141,000	309,800	495,190

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

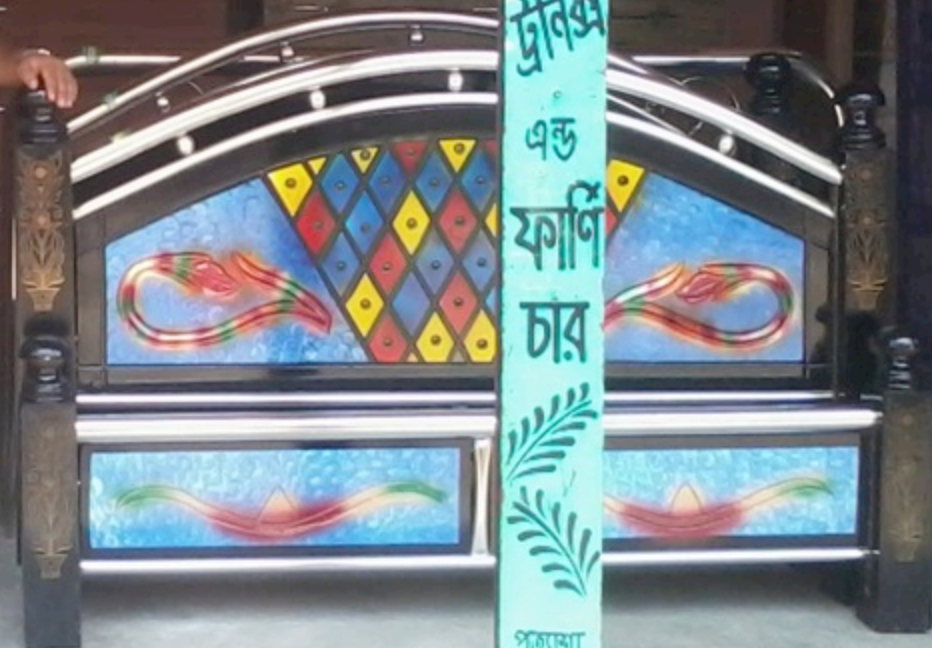
Huge demand in the community
Location of shop;
Regular customers;

THREATS

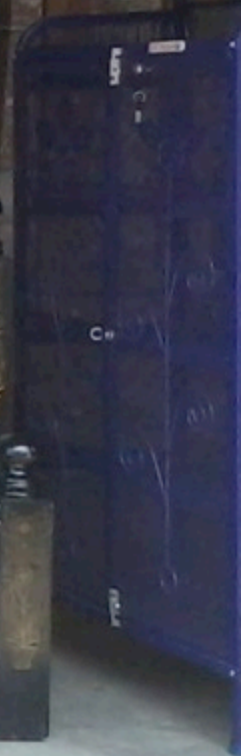
Theft
Fire
Political unrest

Pictures

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শ্রীলক
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KTH

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FAMILY PICTURE

