

Proposed NU Business Name : **M.S ELECTRONICS**



Presented by
Md. Shohel Bapari

NU Identified and PP Prepared By-
Tarannum Fateema (Chandpur Sadar Unit)
Verified by Md.Nazrul Islam

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md.Shohel Bapari
Age	:	01/06/1991(24years)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	3 brothers, 1 sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs.Nazma Bagum
(iii) Father's name	:	Mr.Md.Jahangir Alom Bapary
(iv) GB member's info	:	Branch: Torpurchondi, Centre #37/M Loanee no-5271 Member since:03/06/2006 First loan: Tk10000 Existing loan: 50000Tk., Outstanding:11200
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	B.A

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Electronics Business
Trade license	:	00515
Business Experiences and Training Info	:	4years
Other Own/Family Sources of Income	:	Father (Business)
Other Own/Family Sources of Liabilities	:	N/A
NU's Contact Number	:	01916070501
NU Project Source/Reference	:	GT-Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of GB since 2006 . At first she took a loan amount of 10000 Taka from Grameen Bank. NU'S father used this loan for his business inception and business development. Now NU uses GB loan. He also increased his asset from the business income.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M.S Electronics
Address/ Location	:	Warless Bazar,Foridgonj Road,Chandpur.
Total Investment in BDT	:	9,10,000
Financing	:	Self BDT 6,10,000 (from existing business) 66% Required Investment BDT 3,00,000 (as equity) 34%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % of present gross profit margin	:	15%
(ii) Estimated % of proposed gross profit margin	:	15%
(iii) Agreed grace period	:	5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
(i) Present stock items**:	610000		
(ii) <u>Proposed stock items:</u>			
TV (12)- 100000		300000	
Fridge (7)- 200000			
Total Capital	610000	300000	910000

****Attached in Next slide**

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Item Name & Quantity		Item Name & Quantity	
Fridge (4pc)-	1,20000	Dressing table(2pc)-	5000
TV(6pc)-	50,000	Electronics accessories-	5000
CD(1pc)-	5,000	Mobile accessories-	5000
Mobile set(50pc)-	60,000	Gift items-	5000
Ceiling fan (50pc)-	50,000	Plastic Flower-	5000
Stabilizer machine(5pc)-	5000	Table fan(10pc)-	15000
Filter(15pc)-	10000	Shop advance-	200000
Rice cooker(5pc)-	5000	Furniture-	10000
Blender (8pc)-	10000	Total	6,10,000
D.V.D(5pc)-	10000		
Pressure cooker(5pc)-	5000		
Watch(50pc)-	5000		
Charger Light(10pc)-	5000		
TV trolley(20pc)-	20000		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	6000	180000	2160000
<i>Less: Cost of sales (B)</i>	5100	153000	1836000
Gross Profit (C) [C=(A-B)]	900	27000	324000
<i>Less: Operating Costs</i>			
Electricity bill		1200	14400
Shop Rent		3000	36000
Night Guard bill		100	1200
Entertainment		200	2400
Mobile bill		400	4800
Present salary/Drawings- self		8000	96000
Present salary-Employee (no. 1)		6000	72000
Others cost		100	1200
Non Cash Item:			
Depreciation Expenses		84	1008
Total Operating Cost (D)		19084	229008
Net Profit (C-D):		7916	94992

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	9000	270000	3240000	10000	300000	3600000	11000	330000	3960000
<i>Less: cost of sales (B)</i>	7650	229500	2754000	8500	255000	3060000	9350	180500	3366000
Gross Profit (C) [C=(A-B)]	1350	40500	486000	1500	45000	540000	1650	49500	594000
Less: Operating Costs									
Electricity bill		1200	14400		1400	16800		1400	16800
Shop Rent		3000	36000		3000	36000		3000	36000
Night Guard bill		100	1200		100	1200		100	1200
Entertainment		250	3000		300	3600		400	4800
Mobile Bill (SMS & Reporting inclusive)		500	6000		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	8000
Proposed Salary- Staff-(2) (6000+6000)		12000	144000		12000	144000		12000	12000
Others		150	1800		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses		84	1008		84	1008		84	1008
Total Operating Cost (D)		25284	303408		25684	308208		26784	309408
(Net Profit C-D) :		15216	182592		19316	231792		23716	284592
Payback to GT :			120000			120000			120000
Retained Income:		62592			111792		164592		

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300000		
1.2	Net Profit	182592	231792	284592
1.3	Depreciation (Non cash item)	1008	1008	1008
1.4	Opening Balance of Cash Surplus		52400	165200
	Total Cash Inflow	483600	285200	450800
2.0	Cash Outflow			
2.1	Purchase of Product	300000		
2.2	Payment of GB Loan	11200		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
	Total Cash Outflow	431200	120000	120000
3.0	Net Cash Surplus	52400	165200	330800

SWOT ANALYSIS

STRENGTH

Long-Standing relationship with GB.
Young , energetic, dreamy, educated
business on current trend.
Serves Quality products to people.

WEAKNESS

Lack of fund

OPPORTUNITIES

Would be bigger entrepreneur in future.
Could create job opportunities.
People will get their test wise products.

THREATS

Load shedding.
Political chaos.
Theft .



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NOAH

AIR PUR

NOAH

NOAH

NOAH

NOKIA

NOKIA

NOKIA

NOKIA

NOKIA





VACUUM FLASK

WALTON

SONY

WALTON

NEOSOUND

SONY

SONY

BRAMA SET

ORANGE

WALTON

SONY

SONY

SONY

ORANGE

MARCO





JCL

NOVA

NOVA
BLACK BERRY
RICE COOKER

Klam
5.5 LITRE

NOVA
Black Berry
Blender

POWER CO

SODG000
DVD Player

Red plastic chair

Blue plastic shelving unit





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



স্বাক্ষর

নাম: মোঃ সোহেল বেপারী
Name: Md. Sohail Bapana
পিতা: মোঃ জাহাঙ্গীর আলম বেপারী
মাতা: নাজমা বেগম
Date of Birth: 01 Jun 1991
ID NO: 19911314970000104

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্ত
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বঙ্গ/মেডিক সিনার বেপারী বাড়ি, গ্রাম/রাস্তা: পশ্চিম রাজশাহী, রাজশাহী-৩,
স্বাক্ষর: রাজশাহী-৩৬১০, হাজীশাহ, টানপুর

স্বাক্ষর

প্রদানকারী কর্মসূচীর স্বাক্ষর প্রদানের তারিখ: ২৬/০৮/২০১০



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Further Information
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