

Proposed NU Business Name: **SURJO ELECTRONICS**



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Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE ANUP KUMAR
Age	:	11-02-1987(28 Years)
Education, till to date	:	MSS
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: West vag, P.O: Dhokrakul, P.S: Puthiya, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREE MOTI PURNIMA RANI
(iii) Father's name	:	SREE ARUN KUMAR
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 58 (Female), Member ID: 8591, Group No: 09 Member since: 2001 (15Years) First loan: BDT - 2000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	2 years experience in running business. He has 5 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721955676
Mother's Contact No.	:	01744624139
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREE MOTI PURNIMA RANI joined Grameen Bank since 15 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

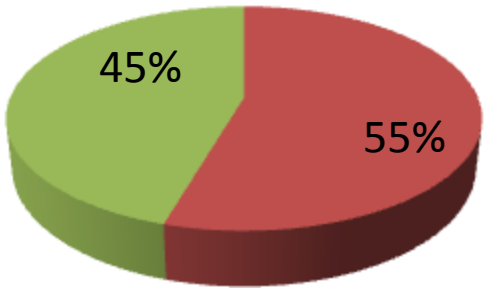
Business Name	:	SURJO ELECTRONICS
Location	:	Westvag, Puthia, Rajshahi
Total Investment in BDT	:	BDT 110000/-
Financing	:	Self BDT 60000/-(from existing business) 55% Required Investment BDT 50000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 100000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric item.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Mosquito net	1500	45000	540000
Servicing	200		
Total Sales (A)	1700	51000	612000
Less Variable Expense			
Mosquito net	1275	38250	459000
Total variable Expense (B)	1,275	38250	459000
Contribution Margin (CM) [C=(A-B)]	625	18750	225000
Less Variable Expense			
Rent		3,000	36000
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		300	3600
Guard		150	1800
Generator		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,450	113400
Net Profit (E)= [C-D]		9,300	111600

Investment Breakdown			
Particulars	Existing	Proposed	Total
Energy bulb,Charger,Charger gas	31,000	30,000	61000
Costape,Flour,Battery,	12,000	0	12000
Mobile accessories	17,000	20,000	37000
Rack,fan.cash		0	0
	60,000	50,000	110000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mosquito net	4500	135000	1620000	1701000
Servicing	250	7500	90000	94500
Total Sales (A)	4750	142500	1710000	1795500
Less Variable Expense				
Mosquito net	3825	114750	1377000	1445850
Total variable Expense (B)	4,075	122250	1467000	1540350
Contribution Margin (CM) [C=(A-B)	925	27750	333000	349650
Less Variable Expense				
Rent		3,000	36000	36,000
Electricity bill		300	3600	3800
Transportation		700	8,400	9,000
Salary (self)		5000	60000	60000
Entertainment		300	3600	3800
Guard		150	1800	1800
Mobile bill		500	6000	6500
Total fixed cost (D)		9,800	117,600	119,100
Net Profit (E)= [C-D]		17950	215400	230,550
Investment Payback			60,000	60,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	215,400	230,550
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		155,400
	Total Cash Inflow	315400	385950
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	155,400	325950

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

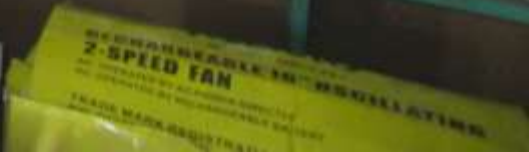
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স্বর্গ ইলেক্ট্রনিক্স "

শ্রী অনন্স কুমার

শ্রী অনন্স কুমার









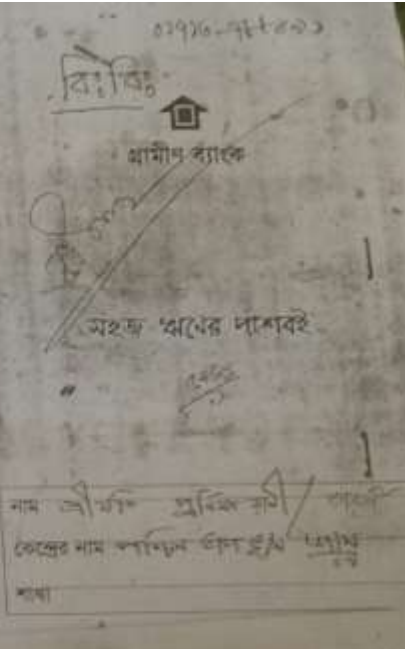
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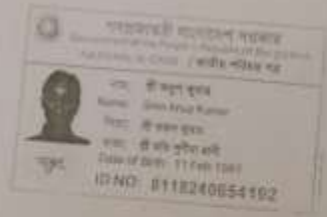
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FAMILY PICTURE

