A Nobin Udyokta Projec

Dip Electric & Electronics



Shuclal Das Project by:

Identified by: Mohammad Habibur Rahman

Verified By: Abdul Alim





BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Shukhlal Das
Age	:	01/06/1983(34 years)
Marital status	:	Married
Children	:	01 son, 0 Daughter
No. of siblings:	:	03 brothers and 03 Sisters
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	N/A N/A N/A N/A N/A
Education, till to date	:	Class Six

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation		Dhipu Electric & Electronics
Trade License Number	:	320
Business Experiences	:	08 years.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01813099504
NU Project Source/Reference	:	GT Matlab Unit Office, Matlab,Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 27/10/2005. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her Husbands business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Dhipu Electric & Electronics
Address/ Location	:	Narayanpur Bazar, Matlab Dukkhin, Chandpur.
Total Investment in BDT	:	-280000/=
Financing	:	Self BDT 230000/= (from existing business) -82 % Required Investment BDT50000/= (as equity) -18 %
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 7,000
Proposed Business % of present gross profit margin Estimated % of proposed gross profit margin	:	15% 15%
Agreed grace period	:	02 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales	2000	60000	720000		
Less: Cost of sale	1700	51000	612000		
Profit 15% (A)	300	9000	108000		
Income from Servicing	500	15000	180000		
Less: cost of Servicing	250	7500	90000		
Profit 50% (B)	250	7500	90000		
Profit (A+B) C	550	16500	198000		
Less: Operating Costs					
House rent		1667	20000		
Electricity bill		400	4800		
Solar Bill		0	0		
Night Guard Bill		100	1200		
Mobile Bill		300	3600		
Salary from Business (Self)		6000	72000		
Others (Entertainment)		200	2400		
Non Cash Item:					
Depreciation Expenses(60000*10%)		500	6000		
Total Operating Cost (D)		9167	110004		
Net Profit (C-D):		7333	87996		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Decoration: Advance: Present Goods Items (*):	60,000 100,000 70000		230000
Proposed Items (**) :		50,000	50,000
Total Capital	230000	50,000	280000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock item

Proposed Item

Product name	Amount
Microcontroller (tv parts)	7000
8-pin socket	5000
6mm tact switch button	6000
Circuit board	8000
2 x AA battery holder	5000
Power Board	5000
NPN Transistor (TO-92	5000
Ceramic 0.1uF capacitor	2500
1.0Kohm 1/4W 5% resistor	7000
10 pin box header	5000
TV-B-Gone kit	4000
TV- Remote	2000
Energy light	2000
Others TV Parts	6500
Total Present Stock	70000

Product name	Amount
Electrical cable	30000
Various Electrical product	20000
Total Present Stock	50000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)		Year 2 (BDT)			
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	2500	75000	900000	3000	90000	1080000
Less: Cost of Sale	2125	63750	765000	2550	76500	918000
Profit 15% (A)	375	11250	135000	450	13500	162000
Income from servicing	600	18000	216000	700	21000	252000
Less cost of servicing	300	9000	108000	350	10500	126000
Profit 50% (B)	300	9000	108000	350	10500	126000
Profit (A+B)=C	675	20250	243000	800	24000	288000
Less operating cost:						
House rent		1667	20000		1667	20000
Electricity bill		500	6000		550	6600
Solar Bill		0	0		0	0
Night Guard Bill		150	1800		200	2400
Mobile Bill		400	4800		450	5400
Salary from Business		7000	84000		8000	96000
Others (Entertainment)		300	3600		350	4200
Depreciation Expenses		500	6000		500	6000
Total Operating Cost (D)		10517	126204		11717	140604
Net Profit =(C-D)		9733			12283	147396
GT payback		30000			30000	
Retained Income:	94296				117396	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	00
1.2	Net Profit (Ownership Tr. Fee added back)	116796	147396
1.3	Depreciation (Non cash item)	500	500
1.4	Opening Balance of Cash Surplus		87296
	Total Cash Inflow	167296	235192
2.0	Cash Outflow		
2.1	Purchase of Product	50000	00
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
2.3	Payment of GB loan	00	00
	Total Cash Outflow	80000	30000
3.0	Net Cash Surplus	87296	205192

SWOT Analysis



STRENGTH

- Skill and 08 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

Lack of investment

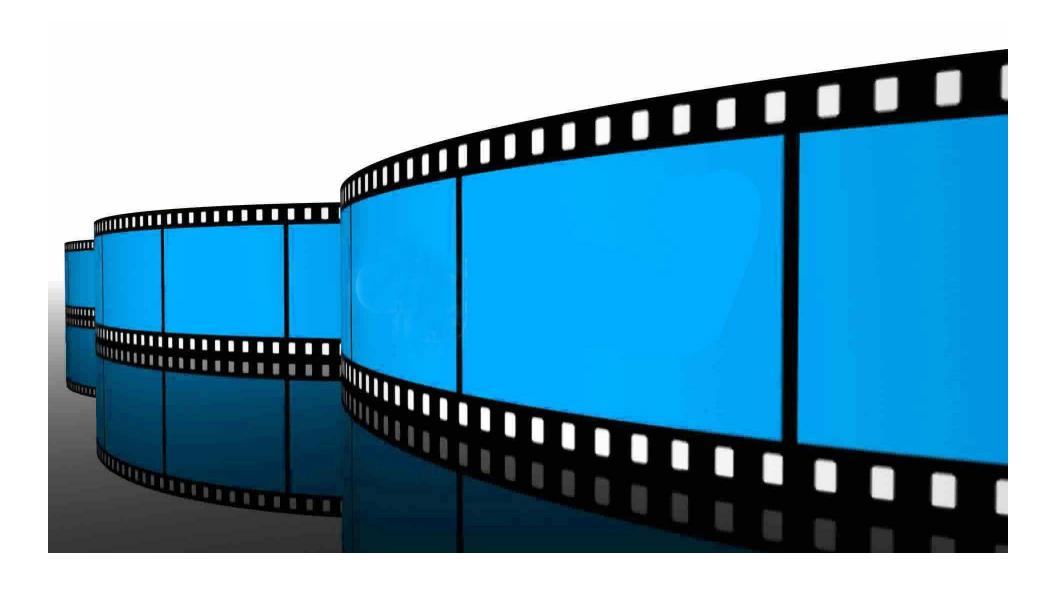
OPPORTUNITIES

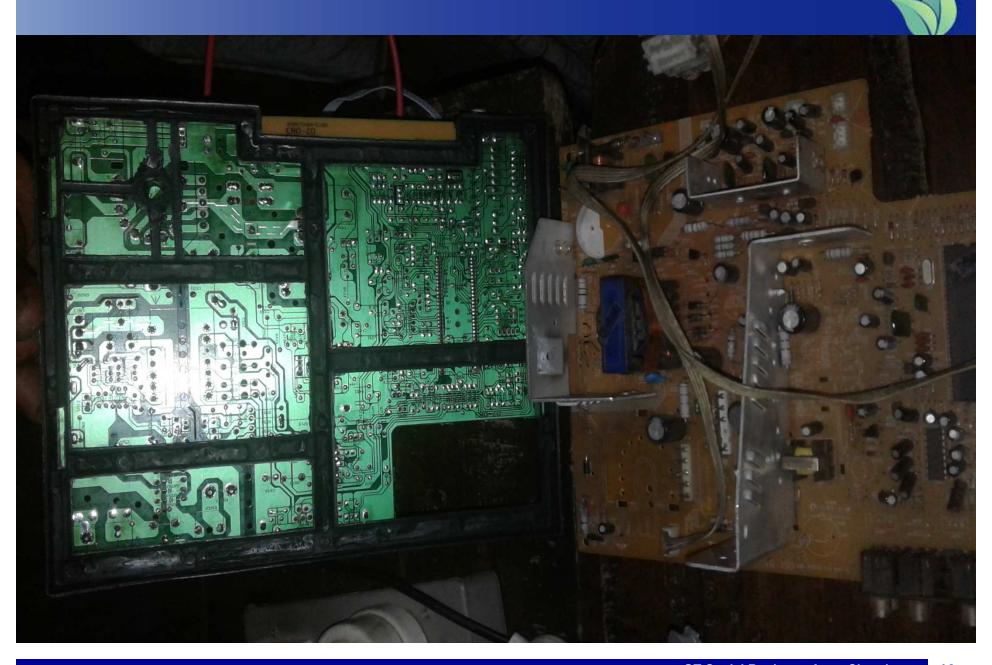
- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

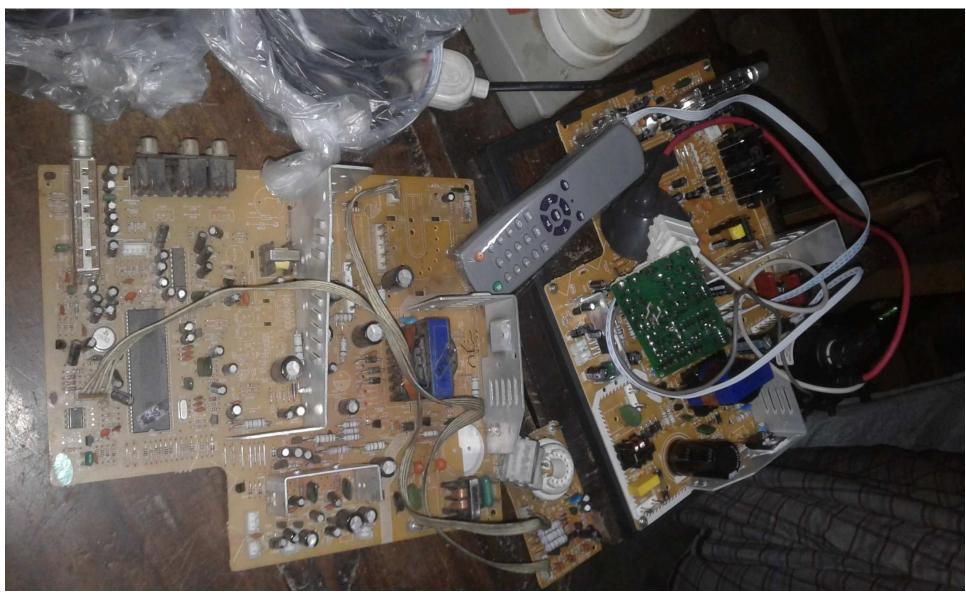
- New competitor may be present
- Political Unrest
- Theft





















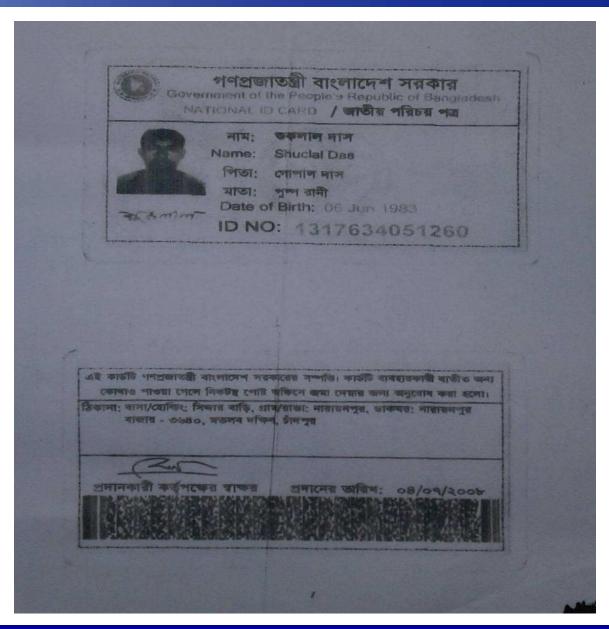




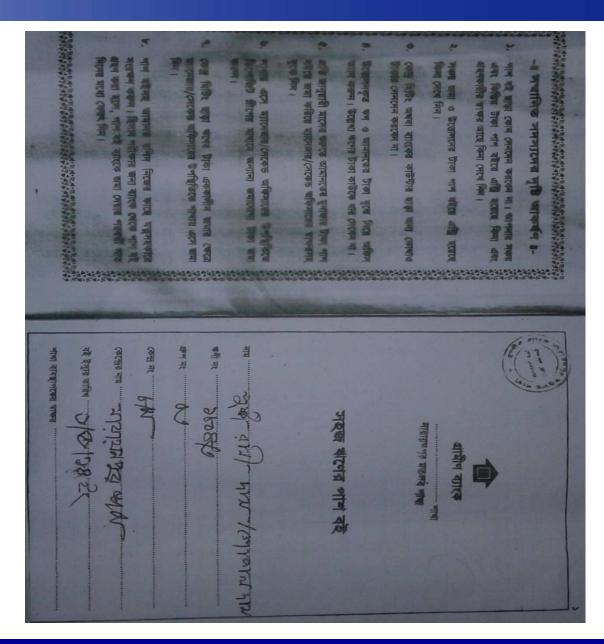


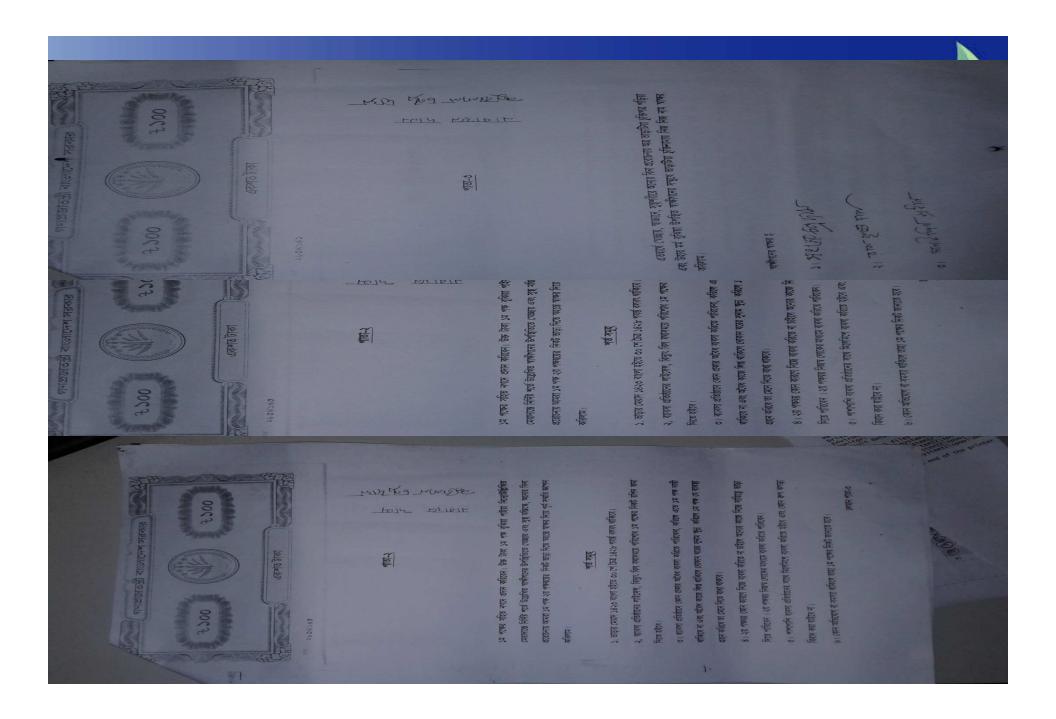


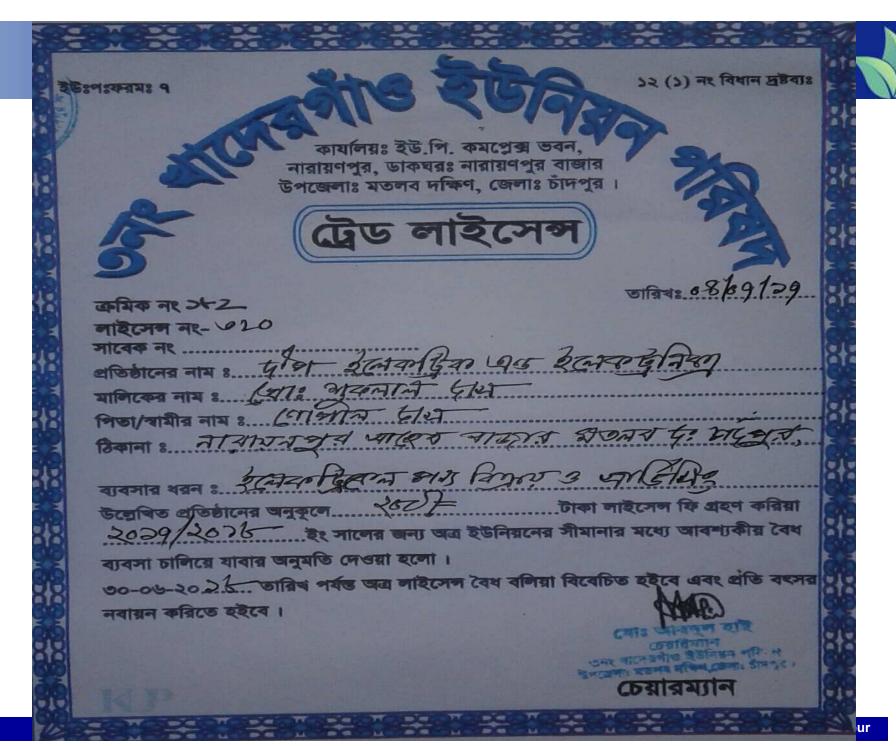














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