

A Nobin Udyokta Project



Nur Nahar Electric & Electronics



Presented by : Morshad Alom
NU Identified and PP Prepared by : zahidul islam
Verified By: md. Harun or rashid

Noakhali Unit
Anchal-2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Morshad Alom
Age	:	31/12/1991 (28Years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 Brother ,05 sister
<i>Parent's and GB related Info</i> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input type="text"/> Father <input type="text"/> Nur Nahar Begum Abul Kashem Member From: 02/03/2003 To 31/12/20014 Branch: Mohammad pur-senbagh Centre no. 07/M Group: 06 , Loanee No: 3112/2 First loan: 10,000/-. Existing loan: - 20.000/- Outstanding: Nill
<i>Further Information:</i> (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	:	Seven

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Electronic business
Initial Investment	:	35,000/=
Trade License No	:	476/2017-2018
Business Experience And Training Info	:	10Years : Received training from Chowmohani Bazar for 01 years.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01814-428246 (This number will be registered in SBMS System for Daily SMS)
NU Project Source/Reference	:	Noakhali Unit

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) From 02/03.2003 to 31/12/20014. At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Nur Nahar Electric & Electronic
Address/ Location	:	Senbagh Rastar Matha , senbagh , Noakhali-3821
Total Investment in BDT	:	3,70,000/-
Financing	:	Self BDT 3,00,000 (from existing business) - 81% Required Investment BDT 70,000/- (as equity) - 19%
Present salary/drawings from business (estimates)	:	7,000/-
Proposed Salary	:	7,000/-
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	02 Months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Advance- 30,000 Electric item 1,15,000 Shoe item 40,000 Cloth item 50,000 Floor Rexine & C.N.G Rexine 40,000/- Electric materials 5,000/- Decoration 20,000	3,00,000/-	70,000	3,70,000/-
<u>Proposed items:</u> Cable 50,000 Fan 20,000		70,000	
Total Capital	3,00,000/-	70,000	3,70,000/-

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock Items	
Product name	Amount
Advance	30,000/-
Electric item	1,15,000/-
Shoe item	40,000/-
Floor Rexine & C.N.G Rexine	40,000
Electric materials	5,000/-
Cloth item	50,000/-
Decoration	20,000/-
Total Present Stock	3,00,000/-

Proposed Items	
Product Name	Amount
Cable	50,000
Fan	20,000
Total Proposed Stock	70,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,000	18,00,000
<i>Less: Cost of sales (B)</i>	4,000	1,20,000	14,40,000
Gross Profit (C) [C=(A-B)]	1,000	30,000	3,60,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Generator bill		200	2400
Shop Rent		2,500	30,000
Night Guard bill		150	1,800
Mobile bill		500	6,000
Present salary/Drawings- self		7,000	84,000
Present salary/Drawings- Staf		5,000	60,000
Conveyance or Transport]		1,000	12,000
Others (fees, Entertainment, TL renew)		1,000	12,000
Non Cash Item:			
Depreciation Expenses (50,000*15% &70,000*20%)		1792	21,504
<i>Total Operating Cost (D)</i>		19,642	2,35,704
Net Profit (E)		30,358	1,24,296

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,200	1,56,000	18,72,000	5,400	1,62,000	19,44,000
<i>Less: Cost of Sale (B)</i>	4,160	1,24,800	14,97,600	4,320	129,600	15,55,200
Gross Profit (A-B)=(C)	1,040	31,200	3,74,400	1080	32,400	3,88,800
<i>Less: Operating Costs</i>						
Electricity bill		500	6,000		500	6,000
Generator bill		200	2400		200	2400
Shop Rent		2,500	30,000		2,500	30,000
Night Guard bill		150	1,800		150	1,800
Mobile bill		500	6,000		500	6,000
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Present salary/Drawings- Staf		5,000	60,000		5,000	60,000
Conveyance or Transport		1,000	12,000		1,000	12,000
Others (fees, Entertainment, TL renew)		1,000	12,000		1,000	12,000
Non Cash Item:						
Depreciation Expenses		1792	21,504		1792	21,504
Total Operating Cost		19,642	2,35,704		19,642	2,35,704
<i>Net Profit (D)</i>		11,558	1,38,696		12,758	1,53,096
GT payback		42,000			42,000	
Retained Income:		98,696			1,11,096	

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



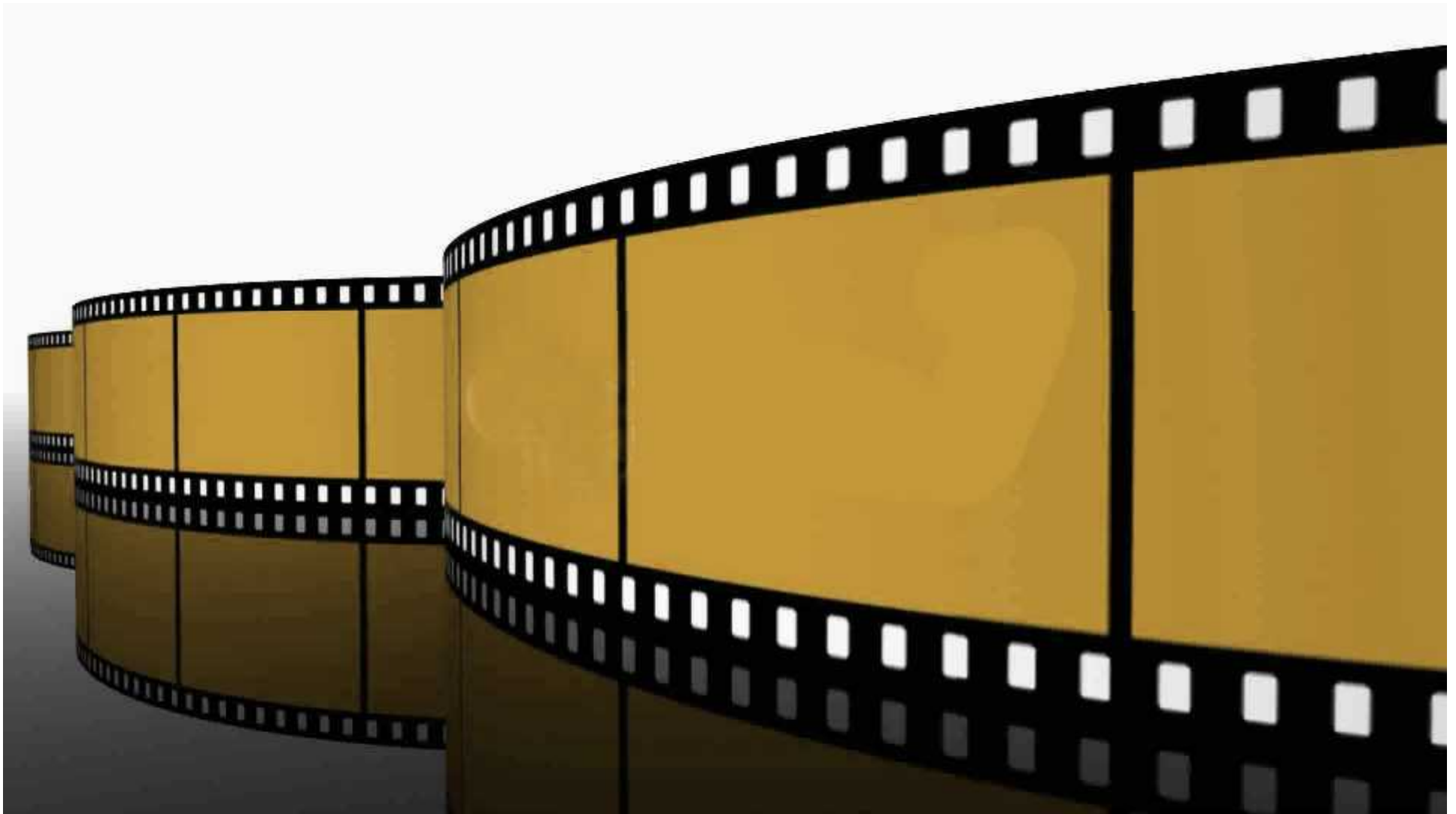
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,38,696	1,53,096
1.3	Depreciation (Non cash item)	21,504	21,504
1.4	Opening Balance of Cash Surplus		1,18,200
	Total Cash Inflow	2,30,200	2,92,800
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,12,000	42,000
3.0	Net Cash Surplus	1,18,200	2,50,800

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">■ NU is full time engaged with electric business■ Skilled & Experience 10■ Good Communication System.■ No Credit Sale	<p>WEAKNESS</p> <ul style="list-style-type: none">■ Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">■ Expansion Of Business■ Increasing the profitability	<p>THREATS</p> <ul style="list-style-type: none">■ Electric related disease■ Theft

Photographs



Photographs





Photographs







Photographs



Photographs



Photographs

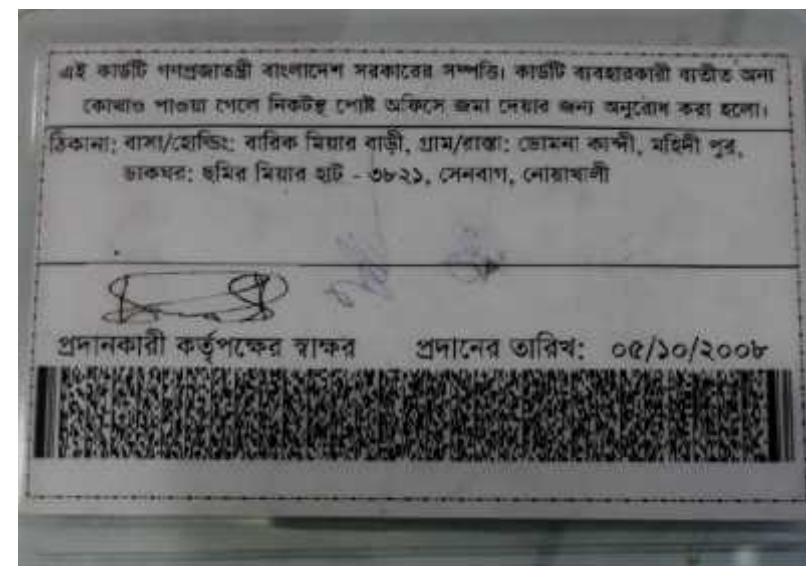
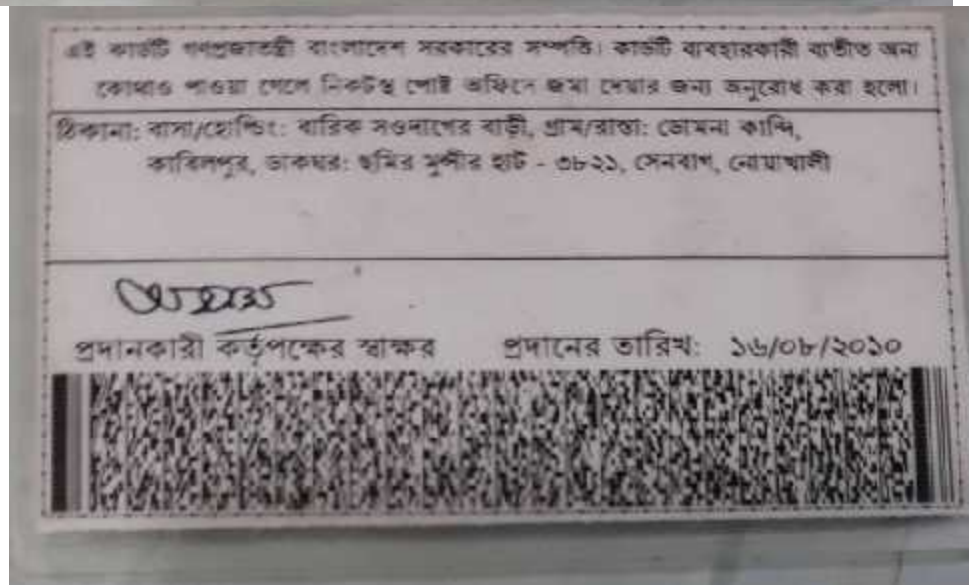








Photographs





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