

SETU ELECTRONICS AND FURNITURE



Project identification and prepared by: Md Asif, Ashulia Unit, Dhaka
Project verified by: Md Mizanur Rahman Patwary

Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	FORHAD SORIF
Age	:	25-01-1984 (31 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Kaichabari P.O: Gazirchot P.S: Ashulia 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	:	MONJUARA BEGUM
(iii) Father's name	:	FARUK SORIF
(iv) GB member's info	:	Branch: Dhamsona Ashulia, Centre # 96 (Female), Member ID: 2099, Group No: 01 Member since: 02-02-2001 (14 Years) First loan: 5,000 taka.
Further Information:		Existing loan: BDT 2,00,000 Outstanding loan: BDT 1,82,000
(v) Who pays GB loan installment	:	Younger brother
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Younger Brother's income (House rent and Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712-487040
Father Contact No.	:	01725-047772
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Monjuara Begum is a member of Grameen Bank since 14 years. At first she took 5,000 taka loan from Grameen Bank. Monjuara Begum gradually took loan from GB. Utilize loan cow rearing and her younger son busienss. She made a house.

Proposed Nobin Udyokta Business Info

Business Name	:	SETU ELECTRONICS AND FURNITURE
Location	:	Kaichabari, Ashulia, Dhaka
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 2,50,000 (from existing business) 56% Required Investment BDT 2,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	8,000 Taka
Proposed Salary	:	9,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing furniture and electric goods like; Bed stead, showcase, almirah, Dressing table, Television, Fan, Sound box, Sewing Machine, Rack, Showcase etc.▪Provide Flexi-load and Bikash service.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Jamgora, Baipail.▪The shop is rented.▪Agreed grace period is 4 months.

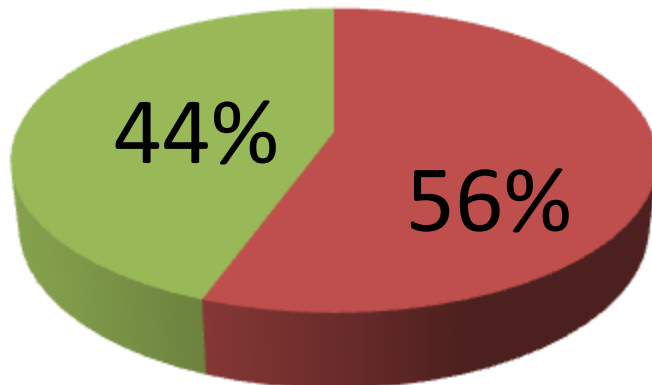
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bed stead, showcase, almirah, Dressing table, Television, Fan, Sound box, Sewing Machine, Rack, Showcase etc	2,500	75,000	900,000
Flexi-Load (3,000/1,000) x 27	81	2,430	29,160
Bikash (3,000/1000) x 4	120	3,600	43,200
Total Sales (A)	2,701	81,030	972,360
Less. Variable Expense			
Bed stead, showcase, almirah, Dressing table, Television, Fan, Sound box, Sewing Machine, Rack, Showcase etc	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	701	21,030	252,360
Less. Fixed Expense			
Rent		1,500	18,000
Electricity Bill		800	9,600
Mobile Bill		500	6,000
Transportation		1,500	18,000
Salary (self)		8,000	96,000
Entertainment		500	6,000
Total fixed Cost (D)		12,800	153,600
Net Profit (E) [C-D]		8,230	98,760

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Television (5pcs x 10,000), Fan (2pcs x 1,500), Sound box (18,000), Sewing Machine (12,000), Bed stead (24,000), Dressing Table (10,000), Rack (10,000), Showcase (8,000), Flexi- Load (15,000), Bikash (50,000)	2,000,000	-	2,00,000
Fridge (1,34,500), Steel Almirah (30,000), Sofa set (14,500), Showcase (17,000), Others (4,000)	-	2,00,000	2,00,000
Security	50,000	-	50,000
Total	2,50,000	2,00,000	4,50,000

Source of Finance



- Entrepreneur's Contribution 250,000
- Investor's Investment 200,000
- Total 450,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Bed stead, showcase, almirah, Dressing table, Television, Fan, Sound box, Sewing Machine, Rack, Showcase etc	5,000	150,000	1,800,000	1,890,000
Flexi-Load (3,000/1,000) x 27	81	2,430	29,160	30,618
Bikash (3,000/1000) x 4	120	3,600	43,200	45,360
Total Sales (A)	5,201	156,030	1,872,360	1,965,978
Less. Variable Expense				
Bed stead, showcase, almirah, Dressing table, Television, Fan, Sound box, Sewing Machine, Rack, Showcase etc	4,000	120,000	1,440,000	1,512,000
Total variable Expense (B)	4,000	120,000	1,440,000	1,512,000
Contribution Margin (CM) [C=(A-B)	1,201	36,030	432,360	453,978
Less. Fixed Expense				
Rent		1,500	18,000	18,000
Electricity Bill		800	9,600	10,000
Mobile bill & SMS Monitoring		750	9,000	9,500
Transportation		2,500	30,000	32,000
Salary (self)		9,000	108,000	108,000
Salary (staff)		5,000	60,000	60,000
Entertainment		800	9,600	10,000
Total Fixed Cost		20,350	244,200	247,500
Net Profit (E) [C-D]		15,680	188,160	206,478
Investment Payback			1,20,000	1,20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	200,000	
1.2	Net Profit	188,160	206,478
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		68,160
	Total Cash Inflow	388,160	274,638
2	Cash Outflow		
2.1	Purchase of Product	200,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000
	Total Cash Outflow	320,000	120,000
3	Net Cash Surplus	68,160	154,638

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 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
Local competitors;

Pictures



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আধা পয়সা ১ পয়সা

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কিন্তু কিন্তি
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ক্রিজ ও জন্মান্য পণ্য বিক্রি করা হয়

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কল প্রকার
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CALIFORNIA
USA STATE







CA
LEON
PILA

TV COLOR

21"

AMASO

MODEL: SK-30

SINGER

MODEL 15 Class



BUTTERFLY
HERMEL STAR

TV COLOR
21"

SINGER
MODEL 15 C

TV COLOR
21"

PARASOL
MODEL SK-4

SALE
KPK





CALIFORNIA
PHIA
A STATE

KAMAS

MODEL: S

IMPEDANCE 40
SENSITIVITY 89
FREQUENCY 35
OUT PUT POWER 32

SINGER

MODEL 15 Classic

Sun Computer Ltd.
Address: 126 Elephant Road (3rd Fl)
Dhaka-1205, Bangladesh

FAMILY PICTURE

