

New Shoborna Electronics



Presented By
Sumon Deb Nath

NU Identified and PP Prepared by
Outtom Kumar Sarker (Ramgonj Unit)
Project Verified by :
Md.Nazrul Islam

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sumon Deb Nath
Age	:	14-01-1986 (29 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 brothers, 01 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	:	Lakhi Bala Nath
(iii) Father's name	:	Shuvash Deb Nath
(iv) GB member's info	:	Branch: Sonapur-Ramgonj Centre: 16/M Group-01 Loanee no-1523/1 Member since: 13-09-1995, First loan: Tk.- 4000 Existing loan: Tk. N/A, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	H.S.C

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

Present Occupation	:	Electronics Accessories Business
Trade License	:	2159
Business Experiences	:	15 years :
Other Own/Family Sources of Income	:	Elder brother (assist NU in his business)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01718742639
NU Project Source/Reference	:	GT-Ramgonj Unit ,Laxmipur .

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 1995 (19 years). At first she took a loan of 4,000 taka from Grameen Bank. They built their own house from the income of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	New Shuborna Electronics
Address/ Location	:	Jugibari West Kazirkhil, Ramgonj, Laxmipur .
Total Investment in BDT	:	450000 taka
Financing	:	Self BDT 300000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33 %
Present salary/drawings from business (estimated)	:	6000
Proposed Salary	:	6000
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: Advance- = 20000 D.V.D Cassette = 20000 Electric and I.P.S Accessories = 200000 I.P.S = 30000 Computer = 10000 Furniture = 20000	300000		
(ii) Proposed stock items: Electric Accessories = 70000 Charger Battery - Big & Small = 80000		150000	
Total Capital	300000/	150000/	450000/

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income (A) Sale Accessories, Audio Video Disk, cassette ,Charger Light, etc	2500	75000	720000
<i>Less: Cost of sales Eclectic Accessories, IPS, Torch light& Charger Audio Video Sell ,cassette etc</i>	2125	63750	765000
Profit	375	11250	135000
Income from :- <i>Electric Bulb, IPS, Torch Light</i>	300	9000	108000
Gross Profit (C) [C=(A-B)]	675	20250	243000
<i>Less: Operating Costs</i>			
Electricity bill		600	7200
Shop Rent		1000	12000
Night Guard bill		100	1200
Mobile bill		600	7200
Present salary/Drawings- self		6000	72000
Staff Salary		5000	60000
Others (fee)		1500	18000
Non Cash Item:			
Depreciation Expenses,20000*15%&30000*10%		500	6000
<i>Total Operating Cost (D)</i>		15300	183600
Net Profit (C-D):		4950	59400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)Electric Accessories, & I.P.S set	75000	900000	90000	1080000	100000	1200000
<i>Less : cost of sales (B)</i>	63750	765000	76500	918000	85000	1020000
<i>Profit (A-B)</i>	11250	135000	13500	162000	15000	180000
<i>Income from , I.P. S . Various Light Fan servicing, etc</i>	9000	108000	9000	108000	9000	108000
Gross Profit (C) [C=(A-B)]	20250	243000	22500	270000	24000	288000
<i>Less: Operating Costs</i>						
Electricity bill	600	7200	700	8400	800	9600
Shop Rent	1000	12000	1000	12000	1000	12000
Night Guard bill	100	1200	100	1200	100	1200
Mobile Bill (SMS & Reporting inclusive)	600	7200	600	7200	600	7200
Proposed Salary- Self	6000	72000	6000	72000	6000	72000
Staff Salary	5000	60000	5000	60000	5000	60000
Others (fee),& Entertainment	1000	12000	1000	12000	1000	12000
Non Cash Item:						
Depreciation Expenses:20000*15% &30000*10%	500	6000	500	6000	500	6000
Total Operating Cost (D)	14800	177600	14900	178800	15000	180000
(Net Profit C-D) :	5450	65400	7600	91200	9000	108000
Payback to GT		60000		60000		60000
Retained Income:	5400		31200			48000

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	150000	-	-
1.2	Net Profit	65400	91200	108000
1.3	Depreciation (Non cash item)	6000	6000	6000
1.4	Opening Balance of Cash Surplus	-	11400	48600
	Total Cash Inflow	221400	108600	162600
2.0	Cash Outflow			
2.1	Purchase of Product	150,000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	11400	48600	102600

SWOT ANALYSIS

STRENGTH

- Skilled & 15 years experience
- Well known in local areas
- Quality service in community .

WEAKNESS

- Opponent in same areas
- Lack of Capital

OPPORTUNITIES

- Center point for business holders
- Beside Main Road
- located in a big Market

THREATS

- Fire
- Theft



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जयपाल बाइस्क्री

NEW

DBBL







NATIONAL
DELUXE
EXHAUST FAN

NATIONAL
DELUXE
EXHAUST FAN

NATIONAL DELUXE
MODEL NO. EFS-20
8" Exhaust Fan

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8" Exhaust Fan

- 220V 50Hz 30W
- MEAS 30x14x30cm
- G.W. 1.49kgs
- N.W. 1.29kgs
- Color White

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Presented at
GT's 6th Internal Design Lab
on April 7, 2015

For more information

Grameen Trust

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