

## Proposed NU Business Name: **NEW SOMPRITI ELECTRONICS**



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Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>TOFAZZAL HOSSAIN</b>
Age	:	20-05-1985 (30 Years)
Education, till to date	:	Class Five
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers and 2 Sisters
Address	:	Vill: Toni Mogra, P.O: Mogra, P.S: Kallihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOMOTA BEGUM</b>
(iii) Father's name	:	<b>ABDUS SALAM JOYADDER</b>
(iv) GB member's info	:	Branch: Solla Kalihati, Centre # 56 (Female), Member ID: 6449, Group No: 07 Member since: 24-03-2003 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: BDT 25,740
(v) Who pays GB loan installment	:	Elder 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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Elder Brother's Income (Business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-582875
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Momota Begum is a member of Grameen Bank since 12 years. At first she took 5,000 taka loan from Grameen Bank. she gradually took loan from GB. Utilize loan in Agriculture and elder son business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>NEW SOMPRITI ELECTRONICS</b>
Location	:	Elenga bazaar road, Elenga, Tangail
Total Investment in BDT	:	BDT 4,50,000
Financing	:	Self BDT 3,00,000 (from existing business) 67% Required Investment BDT 1,50,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 8,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electric Fan, National Fan, Table Fan, Speaker, sound box, Cable, Multi plug, Rice cooker, Energy bulb, Switch, Holder, Switch board, Remote etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪Collects woods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

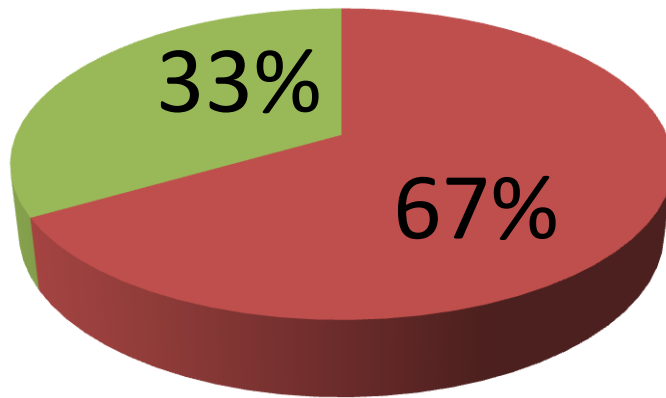
# Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric Fan, National Fan, Table Fan, Speaker, box, Cable, Multi plug, Rice cooker, Energy bulb, Switch, Holder, Switch board, Remote etc	3,300	99,000	1,188,000
<b>Total Sales (A)</b>	<b>3,300</b>	<b>99,000</b>	<b>1,188,000</b>
<b>Less. Variable Expense</b>			
Electric Fan, National Fan, Table Fan, Speaker, box, Cable, Multi plug, Rice cooker, Energy bulb, Switch, Holder, Switch board, Remote etc	2,640	79,200	950,400
<b>Total variable Expense (B)</b>	<b>2,640</b>	<b>79,200</b>	<b>950,400</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>660</b>	<b>19,800</b>	<b>237,600</b>
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		300	3,600
Generator Bill		200	2,400
Dish Bill		200	2,400
Mobile Bill		150	1,800
Transportation		1,000	12,000
Salary (self)		6,000	72,000
Entertainment		300	3,600
Others		100	1,200
<b>Total fixed Cost (D)</b>		<b>11,250</b>	<b>135,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,550</b>	<b>102,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Electric Fan, National Fan, Table Fan,	96,000	75,000	1,71,000
Speaker, box, Cable, Multi plug, Rice cooker, Energy bulb,	66,000	50,000	1,16,000
Switch, Holder, Switch board, Remote etc	38,000	25,000	63,000
Security	1,00,000	-	1,00,000
<b>Total</b>	<b>3,00,000</b>	<b>1,50,000</b>	<b>4,50,000</b>

## Source of Finance



- Entrepreneur's Contribution 300,000
- Investor's Investment 150,000
- Total 450,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Electric Fan, National Fan, Table Fan, Speaker, box, Cable, Multi plug, Rice cooker, Energy bulb, Switch, Holder, Switch board, Remote etc	5,500	165,000	1,980,000	2,079,000	2,182,950
<b>Total Sales (A)</b>	<b>5,500</b>	<b>165,000</b>	<b>1,980,000</b>	<b>2,079,000</b>	<b>2,182,950</b>
<b>Less. Variable Expense</b>					
Electric Fan, National Fan, Table Fan, Speaker, box, Cable, Multi plug, Rice cooker, Energy bulb, Switch, Holder, Switch board, Remote etc	4,400	132,000	1,584,000	1,663,200	1,746,360
<b>Total variable Expense (B)</b>	<b>4,400</b>	<b>132,000</b>	<b>1,584,000</b>	<b>1,663,200</b>	<b>1,746,360</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,100</b>	<b>33,000</b>	<b>396,000</b>	<b>415,800</b>	<b>436,590</b>
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		300	3,600	4,000	4,500
Generator Bill		200	2,400	3,000	3,500
Mobile Bill		400	4,800	5,200	5,500
Dish Bill		200	2,400	2,400	2,400
Transportation		1,500	18,000	20,000	22,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		500	6,000	6,500	7,000
Others		100	1,200	1,500	1,800
<b>Total Fixed Cost</b>		<b>18,200</b>	<b>218,400</b>	<b>222,600</b>	<b>226,700</b>
<b>Net Profit (E) [C-D]</b>		<b>14,800</b>	<b>177,600</b>	<b>193,200</b>	<b>209,890</b>
<b>Investment Payback</b>			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# *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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	177,600	193,200	209,890
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		117,600	250,800
	<b>Total Cash Inflow</b>	<b>327,600</b>	<b>310,800</b>	<b>460,690</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,600</b>	<b>250,800</b>	<b>400,690</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 12 Years  
Quality furniture & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures

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**FANS**  
The best choice of all

**TITANIC**  
The best choice of all

**NATIONAL FANS**  
The best choice of all

**TONDI FANS**  
The best choice of all























# FAMILY PICTURE

