

A Nabin Udyokta Project

Master Electric & Sefat Telecom



NU Identified and PP Prepared by :
Gazi Md. Nasir Uddin, GT Head Office
Verified By: Tapan Kumar Debnath



GRAMEEN TRUST

Presented by
Md. Rasel Ahammed

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Rasel Ahammed
Age	:	15/06/1994 (21 Years 6 months)
Marital status	:	Single
Children	:	n/a
No. of siblings:	:	4-Brother
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rashida Begum
(iii) Father's name	:	Md. Nazim Uddin
(iv) GB member's info	:	Member since:27/02/2006 Branch: Dhankura, Saturaia, Centre no.05/m, Group:12 Loanee No. 7976/1 First loan: 10,000/- Existing loan: 120,000 Outstanding: 58,840/-
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	SSC

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Business
Business Experiences	:	7 years
Other Own/Family Sources of Income	:	Business and Service
NU Contact Info	:	01712471298
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Head Office, Dhaka



NU's mother has been a member of Grameen Bank Since 2006. At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in son's business. NU's mother gradually improved their life standard by using GB loan. Her son is now established in her respective field.

PROPOSED BUSINESS Info.



Business Name	:	<i>Master Electric and Saifat Telecom</i>
Address/ Location	:	Mozamal City Market, Barobararia Bus stand Banzar, Dhamrai , Dhaka
Total Investment in BDT	:	390,000/-
Financing	:	Self BDT : 290,000 (from existing business) - 74% Required Investment BDT : 100,000 (as equity) - 26%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Advance:	65,000		290,000
Decoration:	30,000		
Present Goods Item (*)			
Electric Goods :	170,000		
Mobile Accessories:	25,000		
Proposed Stock Items: (**)		100,000	100,000
Total Capital	290,000	100,000	390,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock	
Product Name	Price
Cable-3 c-	5,000
Switch (V)-1310p	33,960
Pianeo- Sauquoit -624p	8,580
Piano- Fuse-200p	6,000
Piano-Dimer-50p	5,500
Piano-Endicator-200p	6,000
MK -Dimer-12P	6,960
Verities Breaker -84p-	16,920
Verities Bord -1000p	51,500
Channel – 400p	1200
Holder- 30D	6,600
Valve- 60P	1500
CFL-24P	5280
Multi-Plaug -20 p	2400
Others (Electric Item)	12600
Mobile Accessories -	25,000
Total Present Stock	195,000

Proposed Item	
Product Name	Price
Charger-100-75/--	7500
Battery -20P-225/-	4500
LCD-100P-300/-	30,000
Ribbon -06P-500/-	3000
MIC-200P-6/-	1200
SPK-30P-60/-	1800
Ringer-30p-60/-	1800
Charging Put-1020p-10/-	10,200
Memory-CRD-20P-250/-	5,000
Touch –Screen- 50p -700/-	35,000
Total Proposed Item	100,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
<i>Less: Cost of Sale (B)</i>	2,550	76,500	918,000
Profit (15%) (A-B) = [C]	450	13,500	162,000
Income from Servicing (D)	300	9,000	108,000
Gross Profit (E)=(C+D)	750	22,500	270,000
<i>Less: Operating Costs</i>			
Electricity bill		700	8,400
Mobile Bill		400	4,800
Shop rent		1,000	12,000
Present Salary-Self		10,000	120,000
Present Salary-Staff-2		6,000	72,000
Conveyance		500	6,000
Others		500	6,000
Non Cash Item:			
Depreciation (30,000x15%)		375	4,500
<i>Total Operating Cost (F)</i>		19,475	233,700
Net Profit (E-F) :		3,025	36,300

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	105,000	1,260,000	4,000	120,000	1,440,000	4,500	135,000	1,620,000
<i>Less: Cost of Sale (B)</i>	2,975	89,250	1,071,000	3,400	102,000	1,224,000	3,825	114,750	1,377,000
Profit (15%) (A-B) = [C]	525	15,750	189,000	600	18,000	216,000	675	20,250	243,000
Income from Servicing (D)	400	12,000	144,000	500	15,000	180,000	600	18,000	216,000
Gross Profit (E)=(C+D)	925	27,750	333,000	1,100	33,000	396,000	1,275	38,250	459,000
Less: Operating Costs									
Electricity bill		700	8,400		800	9,600		800	9,600
Mobile Bill		400	4,800		500	6,000		500	6,000
Shop rent		1,000	12,000		1000	12000		1000	12,000
Present Salary-Self		10,000	120,000		10,000	120,000		10,000	120,000
Present Salary-Staff-2		6,000	72,000		7,000	84,000		8,000	96,000
Conveyance		500	6,000		600	7,200		700	8,400
Others		500	6,000		500	6,000		500	6,000
Non Cash Item:									
Depreciation (30,000x15%)		375	4,500		375	4,500		375	4,500
Total Operating Cost (F)		19,475	233,700		20,775	249,300		21875	262,500
Net Profit (E-F) :		8,275	99,300		12,225	146,700		16375	196,500
GT payback		40,000		40,000		40,000		40,000	
Retained Income:		59,300		106,700		156,500		156,500	

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	99,300	146,700	196,500
1.3	Depreciation (Non cash item)	4,500	4,500	4,500
1.4	Opening Balance of Cash Surplus	0	59,300	106,700
	Total Cash Inflow	203,800	210,500	307,700
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB loan	58,840		
2.3	Investment Pay Back	40,000	40,000	40,000
	Total Cash Outflow	198,840	40,000	40,000
3	Net Cash Surplus	4,960	170,500	267,700



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Position of his shop beside main road.
- Pleasant personality

WEAKNESS

- Lack of investment

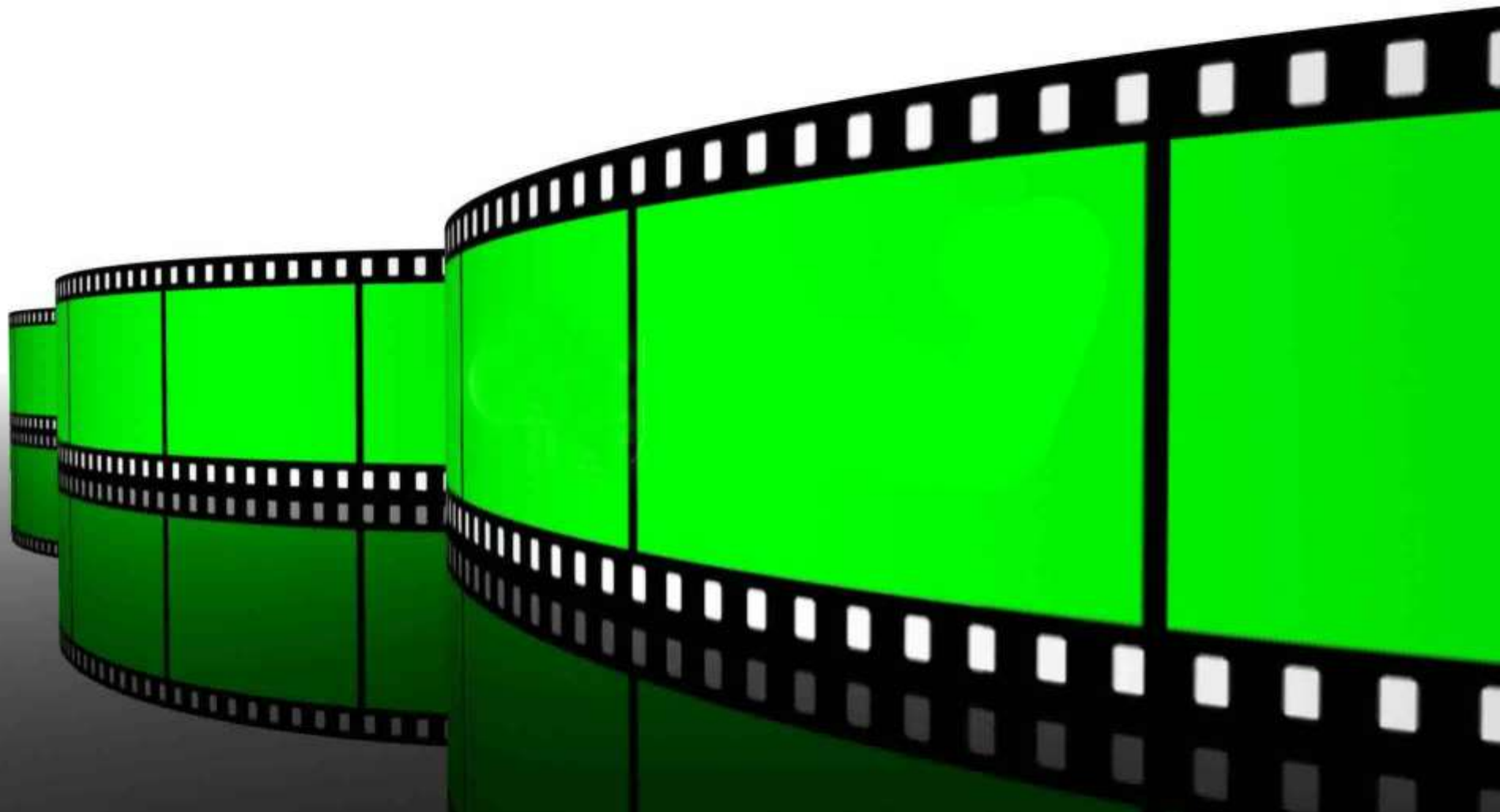
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Employment opportunity

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



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Presented at
25th Internal Design Lab
On December 23, 2015 at GT

