

Proposed NU Business Name: KHANDOKAR ELECTRONIC



Project identification and prepared by: Md: Nurul Islam ,
Kaliakair Unit, Gazipur
Project verified by: MD. Siddiqur Rahoman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD: SHARIF KHANDOKAR
Age	:	05/04/1988 (29 Years)
Education, till to date	:	Class Seven
Marital status	:	Unmarried
Children	:	Not Applicable
No. of siblings:	:	2 Brothers, 3 Sisters.
Address	:	Vill: Botmill P.O: Sohopipur P.S: Kaliakair, Dist: Gazipur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MASURA BEGUM
(iii) Father's name	:	MD: FIROJ KHANDAKAR
(iv) GB member's info	:	Branch: Mouchak,kaliakair, Centre # 03 (Female), Member ID: 1358, Group No: 06 Member since: 10/02/20001 (16 Years) First loan: BDT 6,000 /- Last loan :50,000
Further Information:		
(v) Who pays GB loan installment	:	Outstanding loan: 2,700
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Yes (House rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01922-547275
Family's Contact No.	:	01710-913713
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MASURA BEGUM joined Grameen Bank since 16 years ago. At first she took BDT 6,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	KHANDOKAR ELECTRONIC
Location	:	Botmill bazar ,Kaliakair, Gazipur.
Total Investment in BDT	:	BDT 1,87,000/-
Financing	:	Self BDT 1,07,000/- (from existing business) 57% Required Investment BDT 80,000/- (as equity) 43 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	:Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rimot,balb,bod,suigie, etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur.▪ Existing no employee.▪The shop is wonerd.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing Business (BDT)

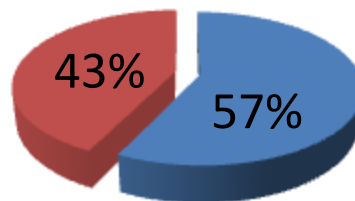
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Rimot,balb,bod,suigie, etc.	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Rimot,balb,bod,suigie, etc.	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		300	3,600
Transportation		500	6,000
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary		0	0
Salary (self)		5,000	60,000
Gard		100	1,200
Genator		200	2,400
Total fixed Cost (D)		6,500	78,000
Net Profit (E) [C-D]		8,500	102,000

Investment Breakdown

Particulars	Q	Unit (P)	Existing	Q	Proposed	Proposed Total
Rimot	150	40	6,000	50	2,000	8,000
Bord	8	400	3,200	6	2,400	5,600
Braker	20	280	5,600	0	0	5,600
Dul braker	10	400	4,000	0	0	4,000
Balb	30	268	8,040	20	5,360	13,400
Enargy balb	40	250	10,000	25	6,250	16,250
Gang rod	42	120	5,040	10	1,200	6,240
Gang suige	30	250	7,500	12	3,000	10,500
Holder	140	50	7,000	50	2,500	9,500
SoCKET	125	40	5,000	50	2,000	7,000
Fan	5	1800	9,000	25	45,000	54,000
Tar	5	1920	9,600	4	7,680	17,280
Security	0	0	0	0	0	0
Others	0	0	27,020	0	2,610	29,630
Total			107,000		80,000	187,000

Source of Finance

■ Entrepreneur's contibution 1,07,000
 ■ Investor's Investment 80,000
 ■ Total 1,87,000



Financial Projection (BDT)				
Revenue (sales)	Daily	Monthly	1st Year	2nd Year
Rimot,balb,bod,suigie, etc.	3,200	96,000	1,152,000	1,209,600
Total Sales (A)	3,200	96,000	1,152,000	1,209,600
Less. Variable Expense				
Rimot,balb,bod,suigie, etc.	2,560	76800	921600	967680
Total variable Expense (B)	2,560	76,800	921,600	967,680
Contribution Margin (CM) [C=(A-B)]	640	19,200	230,400	241,920
Less. Fixed Expense				
Rent		0	0	0
Electricity Bill		300	3,600	3,600
Transportation		500	6,000	6,000
Mobile Bill		200	2,400	2,400
Entertainment		200	2,400	2,400
Salary		0	0	0
Salary (self)		5,000	60,000	60,000
Gard		100	1200	1,200
Genator		200	2,400	2,400
Total Fixed Cost		6,500	78,000	78,000
Net Profit (E) [C-D]		12,700	152,400	163,920
Investment Payback			48,000	48,000

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	80,000	
1.2	Net Profit	152,400	163,920
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		104,400
	Total Cash Inflow	232,400	268,320
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	128,000	48,000
3	Net Cash Surplus	104,400	220,320

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Botmill bazar
,Kliakor,Gazipur
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিআমিন্দ্রাহির রাহমানির রাহিম

মোঃ শরিফ খন্দকার
প্রোথাইটর

খন্দকার ইলেকট্রিক

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বোর্ড মিল বাজার, সফিপুর, কালিগাঁকের, গাজীপুর।
01922-547275, 01828-207367, 01820-969495











FAMILY PICTURE

