

Proposed NU Business Name: **NAYAN ELECTRIC & ELECTRONICS**



Project identification and prepared by: Md. Forhad Hosen,
Dhanbari Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. FORHAD HOSSAIN
Age	:	20-10-1984 (33 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Dhaopakhali, P.O: Ambaria, P.S: Dhanbari, 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	:	MST. FIROJA BEGUM
(iii) Father's name	:	MD. ALAUDDIN
(iv) GB member's info	:	Branch: Pirpur; Centre # (Female), Member ID: 1991, Group No: 01 Member since: 26-02-1989-1998 (13Years) First loan: BDT 2000
Further Information:		Existing Loan: BDT 3000, Outstanding loan: BDT nil
(v) Who pays GB loan installment	:	N/A
(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	:	8 years experience in running business. He has No months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01728909362
Mother's Contact No.	:	01799871566
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. FIROJA BEGUM joined Grameen Bank since 13 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NAYAN ELECTRIC & ELECTRONICS
Location	:	Monoyar Market
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 350,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	28ft x 24 ft= 672 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Electric items .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 3 months.

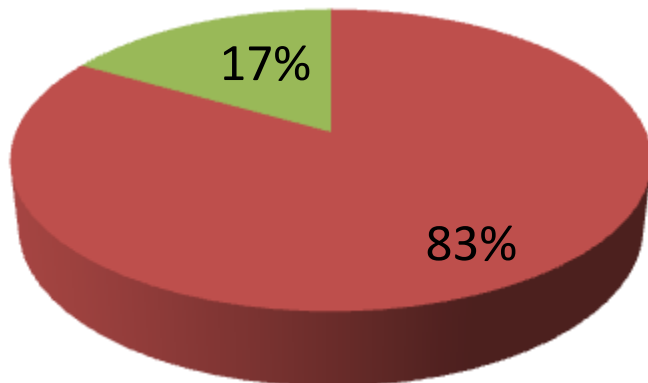
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric item	4500	135000	1620000
Total sales (A)	4500	135000	1620000
Less Variable Exp.			
Electric item	3825	114750	1377000
Total Variable exp. (B)	3825	114750	1377000
Contribution Margin CM [C= (A-B)]	675	20250	243000
less fixed exp.			
Rent		3000	36000
Electricity bill		1000	12000
Transportation		1200	14400
Salary (self)		5000	60000
Entertainment		500	6000
Guard		100	1200
Mobile		300	3600
total fixed cost (D)		11100	133200
Net profit (E) [C-D]		9150	109800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
LED TV	1	30000	30,000	2	20,000	40,000	70,000
LG LED TV	5	26000	130,000			0	130,000
Rice cooker	9	2500	22,500			0	22,500
Sound box	5	3500	17,500			0	17,500
Light	50	80	4,000			0	4,000
TV	5	8000	40,000			0	40,000
others	60	100	6,000	100	100	10,000	16,000
mobile			0	10	2000	20,000	20,000
Security			100,000				100,000
Total	135		350,000	112		70,000	420,000

Source of Finance



■ Entrepreneur's Contribution 350,000

■ Investor's Investment 70,000

■ Total 420,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric item	6500	195000	2340000	2457000
Total Sales (A)	6500	195000	2340000	2457000
less variable Expenses				
Electric item	5525	165750	1989000	2088450
Total variable Expenses (B)	5525	165750	1989000	2088450
Contribution Margin (CM)= (A-B)	975	29250	351000	368550
Less Fixed Expenses				
Rent		3000	36000	36000
Electricity bill		1000	12000	12000
Transportation		1500	18000	18000
Salary (self)		5000	60000	60000
Entertainment		550	6600	6600
Guard		100	1200	1200
Mobile		400	4800	4800
Total Fixed Cost		11550	138600	138600
Net Profit (E) (C-D)		17700	212400	229950
Investment Payback			42000	42000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	212,400	229,950
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		170,400
	Total Cash Inflow	282400	400350
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	170,400	358350

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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

Pictures

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প্রোঃ মোঃ ফরহাদ আলী
যাবতীয় ইলেকট্রনিক্স ও ইলেকট্রিক মালামাল পাওয়া যায়।
আলহাজ্ব মনোয়ার মার্কেট, ধনবাড়ী। মোবাঃ ০১৭২৮-৯০৯৩৬২, ০১৬৭৮-৭৯২৩৫১

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80 mm

Refrigerator

Refrigerator

Refrigerator

Refrigerator

Refrigerator

Refrigerator

Refrigerator

39" COLOUR TELEVISION

39" COLOUR TELEVISION

Calculator

Spools of thread

Plastic bags

Red gas cylinder



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মে: কনকাল সার্ভিস
"মার্বেল" না:
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রিচার্জ করুন | সিম | প্ল্যান

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21" COLOUR TELEVISION

FAMILY PICTURE

