

Proposed NU Business Name: **BONDHU ELECTRONICFURNITURE MART**



Project identification and prepared by: MD.Majnu Hossen,
Sherpur Unit,Bogra

Project verified by: MD. Majharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ATAMUL HAQUE
Age	:	13-11-1991 (26 Years)
Education, till to date	:	MBA
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	-
Address	:	Vill: Kanupur, P.O:RDA, P.S:Sherpur, Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	MOST. MORTOM BEGUM <input type="checkbox"/>
(iii) Father's name	:	ABDUS SATAR
(iv) GB member's info	:	Branch:Garidha,Sherpur,Centre # 5 (Female), Member ID:6015; Group No:02 Member since: 11-01-1991(5 Years) First loan: -5,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: NILL
(v) Who pays GB loan installment	:	Father
(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	:	3 years experience in running business. He has not training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-542627
Mother's Contact No.	:	01711-236906
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORIOM BEGUM joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BONDHU ELECTRONICFURNITURE MART
Location	:	Dhoshmail, Sherpur, Bogra.
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 340,000/-(from existing business) 81% Required Investment BDT 80,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 9 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Refrigerator, Fine, Pasharkukar, Etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

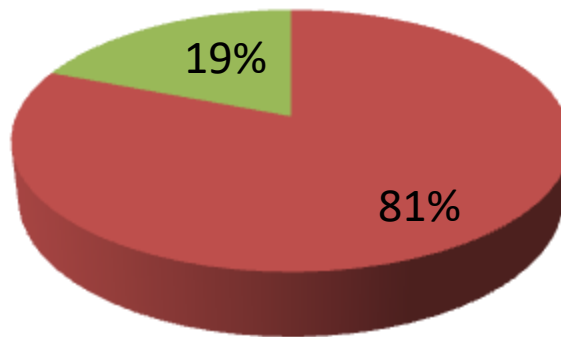
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Refrigaretor, Fine, Pasharkukar,Etc.	4,000	120,000	1,440,000
Total Sales (A)	4,000	120,000	1,440,000
Less. Variable Expense			
Refrigaretor, Fine, Pasharkukar,Etc.	2,800	84,000	1,008,000
Total variable Expense (B)	2,800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)	1,200	36,000	432,000
Less. Fixed Expense			
House rant		2,000	24,000
Electricity Bill		800	9,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		9,000	108,000
Entertainment		3,000	36,000
Guard		400	4,800
Generator		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		22,700	272,400
Net Profit (E) [C-D]		13,300	159,600

Investment Breakdown

ab				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Refrigaretor	8	22,000	176,000	4	20,000	80,000	256,000
Fine	25	2,000	50,000				50,000
cula	4	2,500	10,000				10,000
Pasharkukar	7	700	4,900				4,900
Richkukar	10	1,800	18,000				18,000
Bandal	3	1,500	4,500				4,500
LED	3	15,000	45,000				45,000
Shlinda	3	2300	6,900				6,900
Others			4,700				4,700
Security			20,000				20,000
Total	63		340,000	4	20,000	80,000	420,000

Source of Finance



■ Entrepreneur's Contribution
340,000

■ Investor's Investment
80,000

■ Total 420,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Poltry Hen.	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense	0			
Poltry Hen.	2,800	84,000	1,008,000	1,058,400
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600
Less. Fixed Expense				
House rant		2000	24,000	24,000
Electricity Bill		800	9,600	9,600
Transportation		2000	24,000	24,000
Salary (self)		5,000	60,000	60,000
Salary (staf)		9000	108,000	108,000
Entertainment		3000	36,000	36,000
Guard		400	4,800	4,800
Generator		200	2,400	2,400
Mobile Bill		300	3,600	3,600
Total fixed Cost (D)		22,700	272,400	272,400
Net Profit (E) [C-D]		13,300	159,600	181,200
Investment Payback			60,000	60,000

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	159,600	181,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		99,600
	Total Cash Inflow	219,600	280,800
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)	32,000	32,000
	Total Cash Outflow	120,000	32,000
3	Net Cash Surplus	99,600	220,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 3 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









MARCEL

HD LED

28"

Specialty

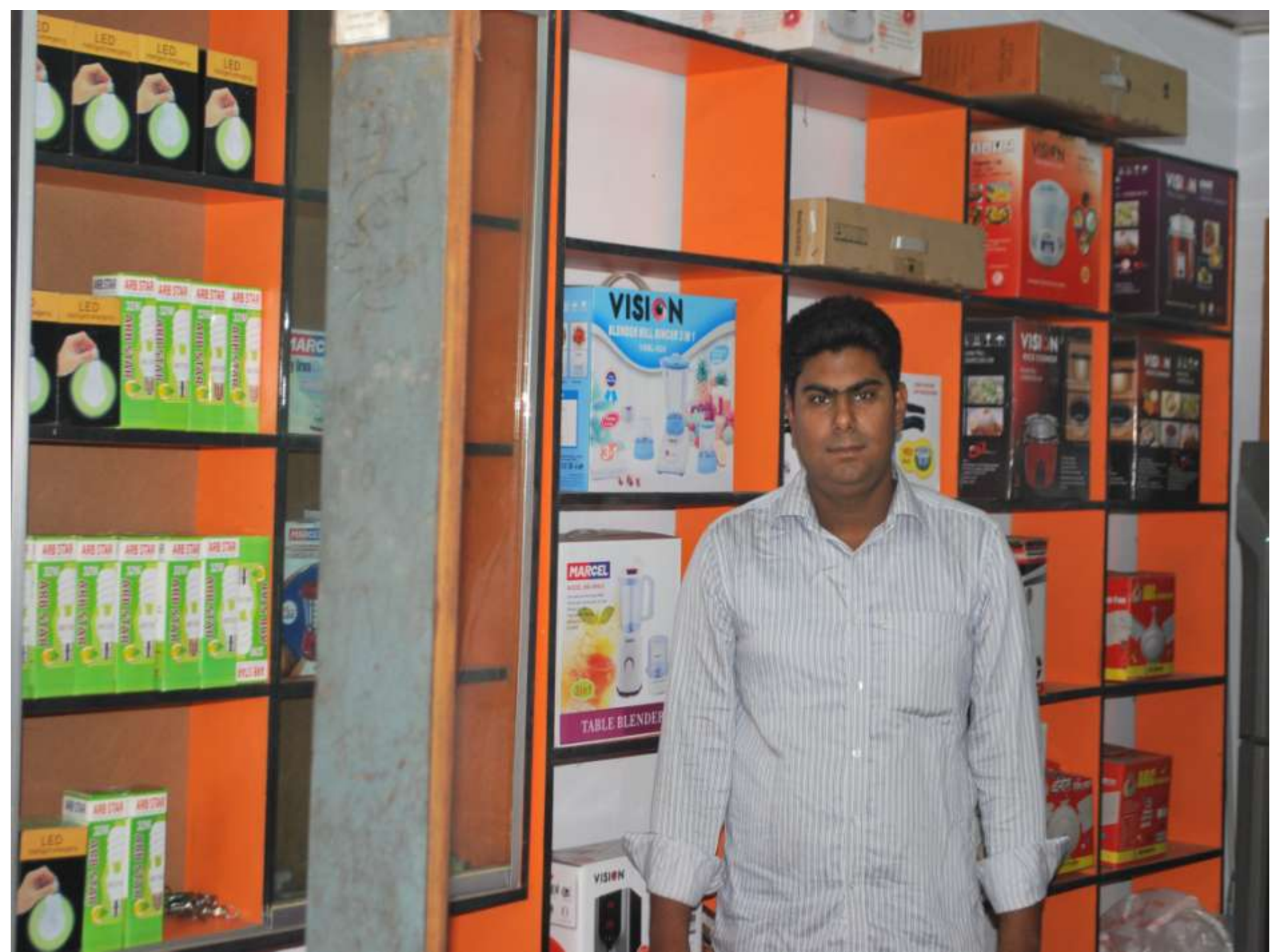
- 1080i Resolution
- 120Hz
- 100% LED Backlight
- 100% Contrast
- Motion Digital
- Smart Signal Processor
- 3D Surround Sound System
- 100% Energy Saving
- 100% Eco-Friendly
- 100% Premium Components

Krytal













FAMILY PICTURE

