

Proposed NU Business Name: **SHAD ELECTRONICS**

Project identification and prepared by: Md. ROKON UDDIN,
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KHALILUR RAHMAN
Age	:	10-04-1993 (24 Years)
Education, till to date	:	H.S.C
Marital status	:	Unarried
Children	:	Nil
No. of siblings:	:	03 Brother And 01 Sister
Address	:	Vill: Dipnagor, P.O: Dipnagor , P.S: Bagmara , Dist: Rajshahi
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. SAHIDA BEGUM
(iii) Father's name	:	MD. OAHED BOX
(iv) GB member's info	:	Branch: Boshupara, Bagmara Centre 107 (Female), Member ID: 4282, Group No: 05 Member since: 2008-2015 Present 04-05-2017 (3Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan: Paid /
(v) Who pays GB loan installment	:	No
(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	:	4 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
Entrepreneur Contact No.	:	01782-942424
Mother's Contact No.	:	01750-365758
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SAHIDA BEGUM joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	SHAD ELECTRONICS
Location	:	Dipnagor Bazar, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity)56%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10ft = 120 Sft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Electronics Item etc. ▪Average 20% gain on sale. ▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed. ▪The shop is Rent ▪Collects goods from Rajshahi. ▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Telicom Item	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Telicom Item	2,000	60,000	7,20,000
Total variable Expense (B)	2,000	60,000	7,20,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	1,80,000
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		200	2,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Guard			
Transportation		500	6,000
Entertainment		500	6,000
Bank service Charge			
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		8,000	96,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tar	4	1100	4,400	10	1100	11,000	15,400
Suich	20	300	6,000	50	300	15,000	21,000
Soket	8	400	3,200	20	400	8,000	11,200
Energi Balp	20	210	4,200	50	210	10,000	14,200
Normal Balp	25	210	5,200	30	210	6,000	11,200
Suich Bord	30	48	1,400	-	-	-	1,400
Others Item	-	-	12,000	-	-	-	12,000
Advance For Shop	-	-	10,000	-	-	-	10,000
Total	107		40,000	160		50,000	90,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
Electronics Item	3,500	1,05,000	12,60,000	13,30,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,30,000	13,89,150
Less. Variable Expense					
Telicom Item	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		300	3,600	4,000	4,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		800	9,600	10,000	10,500
Entertainment		500	6,000	6,500	7,000
Salary (staff)					
Kitnashok					
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		7,700	92,400	94,200	96,200
Net Profit (E) [C-D]		13,300	1,59,600	1,70,400	1,81,630
Investment Payback			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	1,59,600	1,70,400	1,81,630
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		1,39,600	2,90,000
	Total Cash Inflow	2,09,600	3,10,000	4,71,630
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20000	20,000
	Total Cash Outflow	70,000	20000	20,000
3	Net Cash Surplus	1,39,600	2,90,000	4,51,630

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 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

FAMILY PICTURE