

Proposed NU Business Name: **FARID ELECTRONICS & FURNITURE**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAHMUL HASAN
Age	:	11-09-1988(27 Years)
Education, till to date	:	M.S.S
Marital status	:	Married
Children	:	No
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: Khidrogoti, P.O: Rajfulbaria, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. MOMENA BEGUM
(iii) Father's name	:	LATE. AHMMAD JAN SARKAR
(iv) GB member's info	:	Branch: Shovapur Savar ,Centre # 29 (Female), Member ID: 4122, Group No: 08 Member since: 27/12/2008 (09 Years) First loan: 5,000/-
Further Information:		Existing Loan: BDT- 50,000/- Outstanding loan: 11,500/-
(v) Who pays GB loan installment	:	Mother
(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 no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-517215
Mother's Contact No.	:	01816-182253
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MOMENA BEGUM joined Grameen Bank since 09 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	FARID ELECTRONICS & FURNITURE
Location	:	Rajfulbaria, Savar, Dhaka.
Total Investment in BDT	:	BDT 330,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 70% Required Investment BDT 1,00,000/-(as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 20 ft=200 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; TV, Fridge, Rake, Wear drop, Sound Box, Fan etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund 1 employee will be appointed.▪The shop is owner▪Collects goods from Savar, Dhaka.▪Agreed grace period is 3 months.

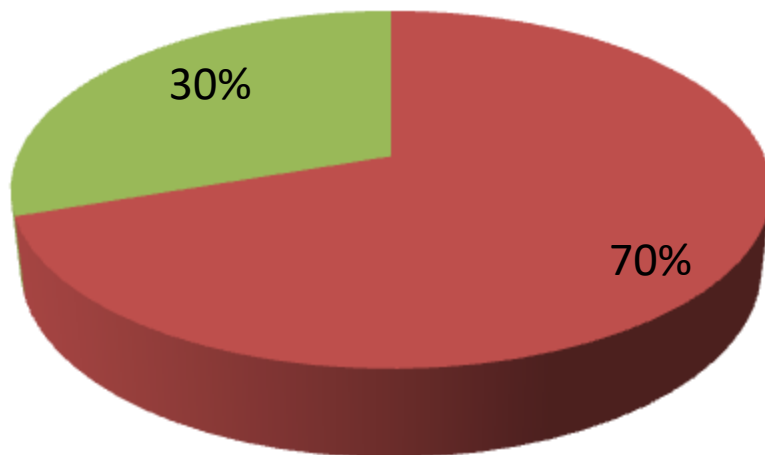
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric & Furniture item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Electric & Furniture item	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		0	0
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		10,800	129600
Net Profit (E)= [C-D]		16,200	194400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Fridge	5	25000	125,000	2	25,000	50,000	175,000
Bed	3	12000	36,000	3	12000	36,000	72,000
TV	4	9500	38,000	0	0	0	38,000
Rak	5	2500	12,500	2	2500	5,000	17,500
Wear drop	1	6000	6,000	0	0	0	6,000
Sound Box	2	2500	5,000	0	0	0	5,000
Fan	5	1500	7,500	5	1500	7,500	15,000
Others	0	0	0	0	0	1500	1,500
Total	25	59000	230,000	12	41,000	100,000	330,000

Source of Finance



- Entrepreneur's Contribution 230,000
- Investor's Investment 100,000
- Total 330,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Fridge	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
Total Sales (A)	3500	105000	1260000	1323000	1389150
Less Variable Expense			0		
Fridge	2450	73500	882000	926100	972405
			0		
Total variable Expense (B)	2,450	73500	882000	926100	972405
Contribution Margin (CM) [C=(A-B)	1,050	31500	378000	396900	416745
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		1200	14400	14900	15400
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		11,700	140,400	141,500	142600
Net Profit (E)= [C-D]		19800	237600	255,400	274145
Investment Payback			40,000	40,000	40,000

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

SR#	<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	100,000		
1.2	Net Profit	237,600	255,400	274145
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		197,600	413000
	Total Cash Inflow	337600	453000	687145
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	197,600	413000	647145

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family: 00 Others:01
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Rajfulbaria, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



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FAMILY PICTURE