

Proposed NU Business Name: **P,G ELECTRONICS**



Project identification and prepared by: Rupaly Akter,
Ashulia Unit, Dhaka

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	PAVEL AHMED
Age	:	29 Years(20/01/1988)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Brother, 02 Sister
Address	:	Vill: Mojdpur, P.O: Savar 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. SAJEDA BEGUM
(iii) Father's name	:	MD.Fhul Mia (chan)
(iv) GB member's info	:	Branch: Ashulia, Centre # 89 (Female), Member ID: 8882/2, Group No: 13 Member since: 20/03/1995 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 27,845/-
(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	:	Eight years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01679-028879
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAJEDA BEGUM joined Grameen Bank since 22 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	:	GP ELECTRONICS
Location	:	Pakija Savar Dhaka
Total Investment in BDT	:	BDT 9,44,000/-
Financing	:	Self BDT 6,44,000(from existing business) 78% Required Investment BDT 3,00,000(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	31ft x 12ft = 372s.ft
Security of the shop	:	2,50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; , Freeze, TV, Almery, sakes, Dressing table etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing 0 employee.▪He is doing his business in Renting place.▪Collects goods from Savar.▪Agreed grace period is 3 months.

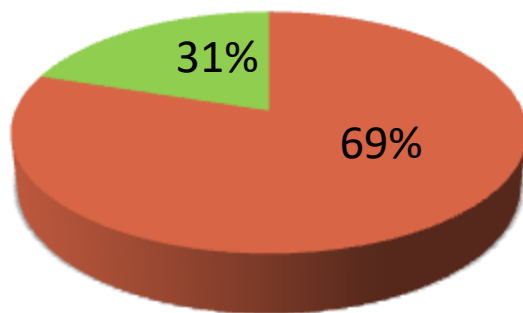
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Tree	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Tree	2100	63000	756000
Total variable Expense (B)	2,100	63000	756000
Contribution Margin (CM) [C=(A-B)	900	27000	324000
Less Variable Expense			
Rent		9,000	108000
Electricity bill		1500	18000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)			0
Entertainment		500	6000
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		500	6000
Total fixed cost (D)		18,700	2,24,400
Net Profit (E)= [C-D]		8,300	99,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
TV (LLD TV)	7	15714	1,10,000	4	20,000	1,00,000	2,10,000
Bed	5	12,000	60,000	5	12,000	60,000	1,20,000
Sakes	3	9,000	27,000	3	9,000	27,000	54,000
Almery	2	13,000	26,000	3			26,000
Freeze	5	25,000	1,25,000	3	27,000	81,000	2,06,000
Dressing Table	4	3,000	12,000	0	0	0	12,000
Oyeerdrob	3	5000	15000	0	0	0	15,000
Other's			34,000	0	0	32,000	66,000
Advanced	0	0	2,50,000	0	0	0	2,50,000
Total	29	0	6,59,000	15	0	3,00,000	9,59,000

Source of Finance



- Entrepreneur's Contribution's =6,59,000
- Investor Investment's =3,00,000
- Total = 9,59,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electrcital Farniture Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Fridge	2800	84000	1008000	1058400	1111320
			0		
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600	476280
Less Variable Expense			0		
Rent		9,000	108000	108,000	108000
Electricity bill		1700	20400	20900	21400
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		600	7200	7200	7200
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		19,500	234,000	235,100	236200
Net Profit (E)= [C-D]		16500	198000	218,500	240080
Investment Payback			1.20.000	1.20.000	1.20.000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	198000	218,500	240080
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		78,000	1,76,500
	Total Cash Inflow	4,98,000	2,96,500	4,16,580
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	Total Cash Outflow	4,20,000	1,20,000	1,20,000
3	Net Cash Surplus	78,000	1,76,500	2,96,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 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: Pakiza, Savar, Dhaka.
Regular customers;

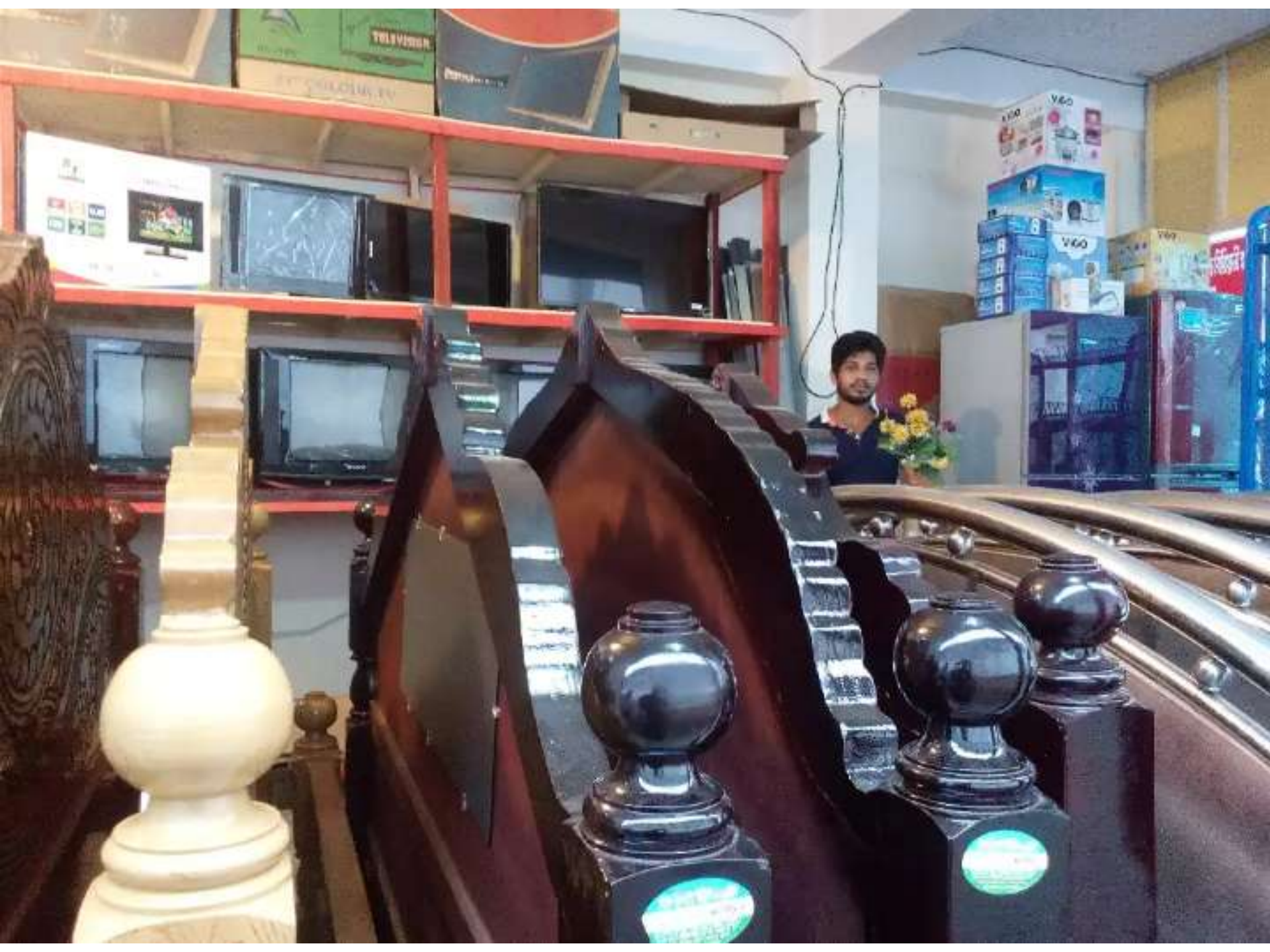
THREATS

Theft
Fire
Political unrest

Pictures













VMBL-2025

ViGO

Pencapaian & Strategi

1. Mengidentifikasi...

2. Menganalisis...

3. Mengevaluasi...

4. Menyusun...

5. Memonitor...

2025

ও কার্ণিচার

COME





FAMILY PICTURE