

## Proposed NU Business Name: **RAFI ELECTRONICS**



Project identification and prepared by: Romendronath Halder  
Sonagazi.

Project verified by: Susanto Kumar Bishas



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>NAZMUL HOSSAIN</b>
Age	:	01-01-1992 (26Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	05 Brothers, 02 Sisters
Address	:	Vill: Charaitkandi P.O: Motiganj P.S: Sonagazi Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>BIBI KHADIZA</b>
(iii) Father's name	:	<b>ABDUL HALIM</b>
(iv) GB member's info	:	Branch : Charchandiya, Sonagazi Centre 19 (Female), Member ID: 2862/3, Group No: 07 Member since: 11-05-2010(07 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 26000, 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.)	:	No
Business Experiences and Training Info	:	6 years experience in running business.6 Years in own business : She has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01827603112
Family's Contact No.	:	01837221573
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ANOWAR BEGUM** joined Grameen Bank since 07 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

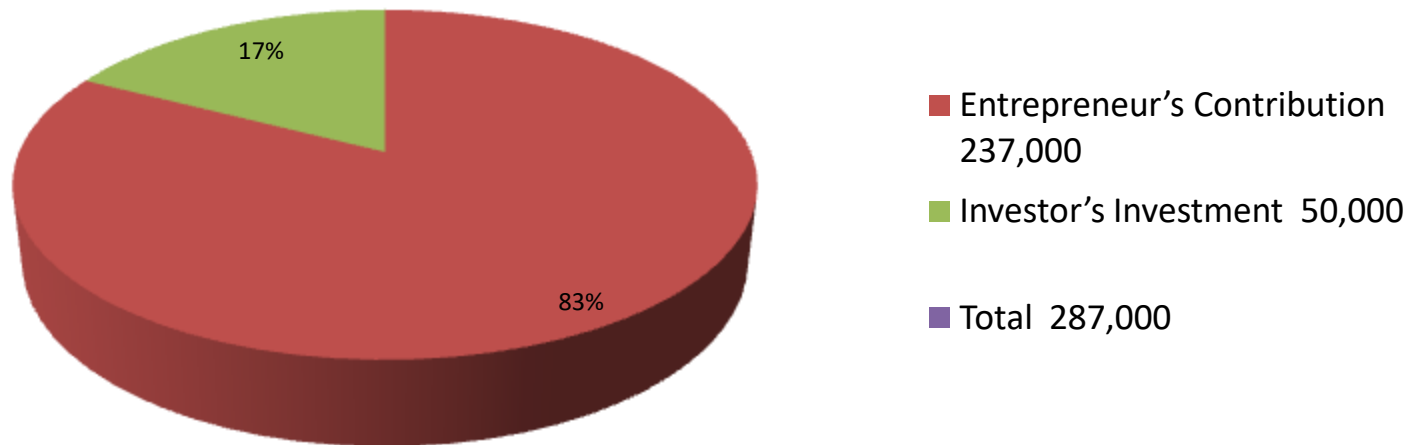
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAFI ELECTRONICS</b>
Location	:	Mongazi bazar ,Sonagazi, Feni
Total Investment in BDT	:	BDT 287,000/-
Financing	:	Self BDT 237000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Fitness parts,Electronics product,Mobile,Glass,e.t.c</li><li>▪Average 30% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Fitness parts,Electronics product,Mobile,Glass,e.t.c	2900	87000	1044000
	0	0	0
Total Sales(A)	2900	87000	1044000
Less Variable Expense (B)			0
Fitness parts,Electronics product,Mobile,Glass,e.t.c	2030	60900	730800
Total Variable Expense	2030	60900	730800
Contributon Margin (CM) [C=(A-B)]	870	26100	313200
Less Fixed Expense			
Rent		1100	13200
Electric Bill		500	6000
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		14000	168000
Entertainment		400	4800
Guard		150	1800
Generator		250	3000
Mobile Bill		300	3600
Total Fixed Cost (D)		21700	260400
Net Profit (E)= [C-D]		4400	52800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fitness parts, Electronics product, Mobile, Glasses, e.t.c			237,000			50,000	287,000
						0	
	0	0	237,000	0	0	50,000	287,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Fitness parts,Electronics product,Mobile,Glass,e.t.c	3400	102000	1224000	1285200	1349460
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>3400</b>	<b>102000</b>	<b>1224000</b>	<b>1285200</b>	<b>1349460</b>
<b>Less Variable Expense (B)</b>					
Fitness parts,Electronics product,Mobile,Glass,e.t.c	<b>2380</b>	<b>71400</b>	<b>856800</b>	899640	<b>944622</b>
<b>Total Variable Expense</b>	<b>2380</b>	<b>71400</b>	<b>856800</b>	<b>899640</b>	<b>944622</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1020</b>	<b>30600</b>	<b>367200</b>	<b>385560</b>	<b>404838</b>
<b>Less Fixed Expense</b>					
Rent		1100	13200	13200	13200
Electric Bill		500	6000	6300	6600
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		14000	168000	168000	168000
Entertainment		400	4800	4800	4800
Gard		150	1800	1800	1800
Generator		250	3000	3000	3000
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>21700</b>	<b>257400</b>	<b>257800</b>	<b>258200</b>
<b>Net Profit (E)= [C-D]</b>		<b>8900</b>	<b>106800</b>	<b>112140</b>	<b>117747</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	106,800	112140	117747
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		86800	178940
	<b>Total Cash Inflow</b>	<b>156,800</b>	<b>198,940</b>	<b>296,687</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>86,800</b>	<b>178,940</b>	<b>276,687</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:2  
Experience & Skill : 6 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures













# FAMILY PICTURE

