

Proposed NU Business Name: **TASIN ELECTRONICS AND 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	:	<b>MD KAMAL HOSSAIN</b>
Age	:	25-05-1984 (31 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers
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	:	<b>MOST HASINA BEGUM</b>
(iii) Father's name	:	<b>LATE. MD. ABUL BASAR</b>
(iv) GB member's info	:	Branch: Shovapur, Centre # 20 (Female), Member ID: 5173/1, Group No: 10 Member since: 02-07-2002 (15 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 24,950/-, Outstanding loan: 13,710/-
(v) Who pays GB loan installment	:	Mathrer
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Yes
(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.)	:	Furniture and Electric business.
Business Experiences and Training Info	:	3 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01952-873731
Family's Contact No.	:	01957-453731
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST HASINA BEGUM** Joined Grameen Bank Since 3 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	:	<b>TASIN ELECTRONICS AND FURNITURE</b>
Location	:	Tetuljora, Rajfulbaria, Savar, Dhaka.
Total Investment in BDT	:	BDT 3,10,000/-
Financing	:	Self BDT 2,30,000 (from existing business) 74% Required Investment BD 80,000 (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15ft x 25ft = 375 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Furniture business.</li><li>▪The business is operating by entrepreneur. Existing no Employees.</li><li>▪The business is under won.</li><li>▪Collects goods from Savar.</li><li>▪Agreed grace period is 3 months.</li></ul>

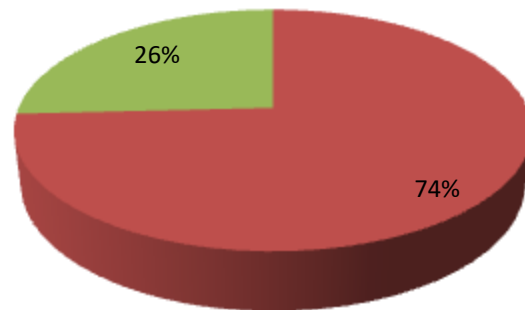
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Furniture and Electric item	3000	90000	1080000
	0	0	0
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
<b>Less Variable Expense</b>			
Furniture and Electric item	2400	72000	864000
<b>Total variable Expense (B)</b>	<b>2,400</b>	<b>72000</b>	<b>864000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		1400	16800
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>8,000</b>	<b>96000</b>
<b>Net Profit (E)= [C-D]</b>		<b>10,000</b>	<b>120000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Bed	6	12000	72,000	3	12,000	36,000	108,000
Dressing Table	3	8000	24,000	3	8000	24,000	48,000
Show Case	2	30000	60,000	0	0	0	60,000
Wear drop	1	12000	12,000	1	2000	2,000	4,000
TV Monitor	3	18000	54,000	1	8000	8,000	62,000
Fan	4	2000	8,000	5	2000	10,000	10,000
<b>Total</b>	<b>0</b>	<b>0</b>	<b>230,000</b>	<b>0</b>	<b>0</b>	<b>100,000</b>	<b>310,000</b>

## Source of Finance



- Entrepreneur's Contribution  
230,000
- Investor's Investment 80,000
- Total 310,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Furniture and Electric item	3500	105000	1260000	1323000	1389150
	0	0	0	0	0
<b>Total Sales (A)</b>	3500	105000	1260000	1323000	1389150
<b>Less Variable Expense</b>			0		
Furniture and Electric item	2800	84000	1008000	1058400	1111320
			0		
<b>Total variable Expense (B)</b>	2,800	84000	1008000	1058400	1111320
<b>Contribution Margin (CM) [C=(A-B)</b>	700	21000	252000	264600	277830
<b>Less Variable Expense</b>			0		
Rent		0	0	0	0
Electricity bill		1400	16800	17300	17800
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		8,700	104,400	105,500	106600
<b>Net Profit (E)= [C-D]</b>		12300	147600	159,100	171230
Investment Payback			<b>32.000</b>	<b>32.000</b>	<b>32.000</b>



## 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	80,000		
1.2	Net Profit	147,600	159,100	171230
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115,600	242700
	<b>Total Cash Inflow</b>	227600	274700	413930
2	Cash Outflow			
2.1	Purchase of Product	80000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	<b>32,000</b>	<b>32,000</b>	<b>32,000</b>
	<b>Total Cash Outflow</b>	112,000	<b>32,000</b>	<b>32,000</b>
3	<b>Net Cash Surplus</b>	115,600	242700	381930

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 3 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Political unrest

Pictures



















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BREAKING THE WAVES  
*Superior*  
EST. 1974  
ATHLETIC DEPT

# FAMILY PICTURE