

Proposed NU Business Name: **NAVA ELECTRONICS**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIFUL ISLAM
Age	:	25/05/1994 (23Years)
Education, till to date	:	Class- 09
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: Sonapur P.O: Sonapur, 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	:	BIBI AYESA
(iii) Father's name	:	ABUL HOSSAIN
(iv) GB member's info	:	Branch: Amirabad Centre #14 /(Female), Member ID: 1542, Group No: 01 Member since: 02-05-2002(15Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 20,850/-
(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.)	:	Nil
Business Experiences And Training Info	:	07Years Experience 02 In Running Business. He Has 01 Year Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01882-133854
Mother's Contact No.	:	01872-147899
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI AYESA joined Grameen Bank since 15 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

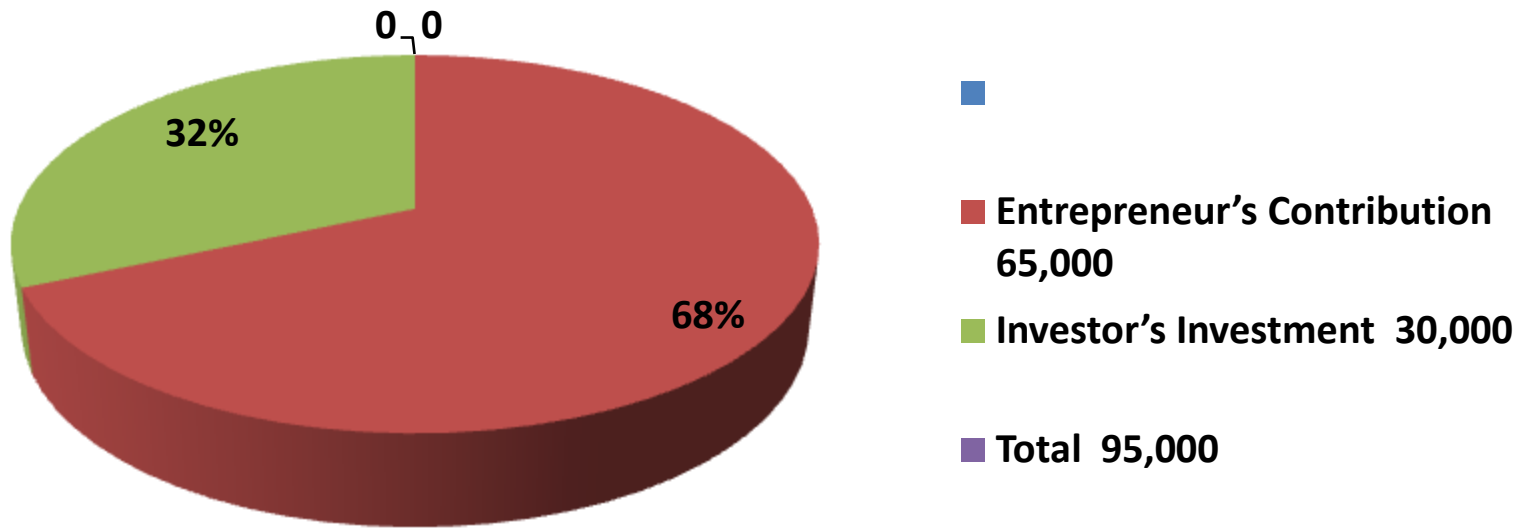
Business Name	:	NAVA ELECTRONICS
Location	:	Tulatoli Bazar,sonagazi, Feni.
Total Investment In BDT	:	BDT 95,000/-
Financing	:	Self BDT 65,000/- (From Existing Business) 68% Required Investment BDT 30,000(as Equity) 32%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	10 Ft X 10 ft. = 100 Square Ft
Security Of The Shop	:	5,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Energy balb, Parch, TV, & others. ▪Average 30% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Energy balb, Parch, TV, & others	1500	45000	540000
	0	0	0
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Energy balb, Parch, TV, & others	1050	31500	378000
Total Variable Expense	1050	31500	378000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		600	7200
Electric Bill		500	6000
Transportaion		200	2400
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		50	600
Generator		300	3600
Mobile Bill		300	3600
Total Fixed Cost (D)		7150	85800
Net Profit (E)= [C-D]		6350	76200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Energy balb	50	200	10,000	50	200	10,000	20,000
Parch		20,000	20,000			20,000	40,000
Television	5	3,000	15,000	0	0	0	15,000
Others			15,000			0	15,000
Security			5,000			0	5,000
Total	55	23200	65,000	50	200	30,000	95,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Energy balb, Parch, TV, & others	2000	60000	720000	756000	793800
0	0	0	0	0	0
Total Sales(A)	2000	60000	720000	756000	793800
Less Variable Expense (B)					
Energy balb, Parch, TV, & others	1400	42000	504000	529200	555660
Total Variable Expense	1400	42000	504000	529200	555660
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		600	7200	7200	7200
Electric Bill		500	6000	6300	6600
Transportaion		200	2400	2520	2646
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		50	600	600	600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		7150	82200	82720	83246
Net Profit (E)= [C-D]		10850	130200	136710	143546
Investment Pay Back			12,000	12,000	12,000

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	30,000		
1.2	Net Profit	130,200	136710	143545.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		118200	242910
	Total Cash Inflow	160,200	254,910	386,456
2	Cash Outflow			
2.1	Purchase of Product	30,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12000	12000	12000
	Total Cash Outflow	42,000	12,000	12,000
3	Net Cash Surplus	118,200	242,910	374,456

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0,Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop :Sonapur Bazar,sonagazi,
Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







