

**Proposed NU Business Name: M/S KAMAL ELECTRONICS**



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>SHOHEL ARMAN</b>
Age	:	10-08-1989 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	Nil
Address	:	Vill: Chara Bagh, P.O: Ashulia, 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>TAHERON</b>
(iii) Father's name	:	<b>LATE: KAMAL UDDIN</b>
(iv) GB member's info	:	Branch: Ashulia, Centre # 10 (Female), Member ID: 4273/1, Group No: 01 Member since: 20-10-2010 (8 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT 15,000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Mather
(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.)	:	Furniture and Electric business.
Business Experiences and Training Info	:	6 years experience in running business. 5 Years in own business He has no training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-618339
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TAHERON** Joined Grameen Bank Since 8 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	:	<b>M/S KAMAL ELECTRONICS</b>
Location	:	Amtola, Chara Bagh, Ashulia, Savar, Dhaka.
Total Investment in BDT	:	BDT 6,30,000/-
Financing	:	Self BDT 3,30,000 (from existing business) 52% Required Investment BDT 3,00,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10 ft. x 20 ft. = 200 Square ft.
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Furniture and Electronics business.</li><li>▪The business is operating by entrepreneur. Existing 01 Employees.</li><li>▪The business is under Own.</li><li>▪Collects goods from Saver.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture and Electric item	3000	90000	1080000
	0	0	0
<b>Total Sales (A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Less Variable Expense			
Furniture and Electric item	2100	63000	756000
<b>Total variable Expense (B)</b>	<b>2,100</b>	<b>63000</b>	<b>756000</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		<b>11,100</b>	<b>133200</b>
<b>Net Profit (E)= [C-D]</b>		<b>15,900</b>	<b>190800</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Bed	5	10000	50,000	10	10,000	100,000	150,000
Show Case	5	15000	75,000	5	15000	75,000	150,000
Fan	20	2000	40,000	20	2000	40,000	80,000
Sound Box	15	5000	75,000	0	0	0	75,000
Table	10	3000	30,000	0	0	0	30,000
Chair	20	500	10,000	0	0	0	10,000
TV	5	10000	50,000	0	0	0	50,000
Fridge	0	0	0	5	17000	85,000	85,000
Advanced	0	0	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>330,000</b>	<b>0</b>	<b>0</b>	<b>300,000</b>	<b>630,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Parts item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
Less Variable Expense			0		
Parts item	2800	84000	1008000	1058400	1111320
			0		
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,200</b>	<b>36000</b>	<b>432000</b>	<b>453600</b>	<b>476280</b>
Less Variable Expense			0		
Rent		0	0	0	0
Electricity bill		700	8400	8900	9400
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		3000	36000	36000	36000
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>		<b>12,000</b>	<b>144,000</b>	<b>145,100</b>	<b>146200</b>
<b>Net Profit (E)= [C-D]</b>		<b>24000</b>	<b>288000</b>	<b>308,500</b>	<b>330080</b>
<b>Investment Payback</b>			<b>100,000</b>	<b>100,000</b>	<b>100,000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	288,000	308,500	330080
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		188,000	396500
	<b>Total Cash Inflow</b>	<b>538000</b>	<b>496500</b>	<b>726580</b>
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	<b>Total Cash Outflow</b>	<b>350,000</b>	<b>100000</b>	<b>100000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>188,000</b>	<b>396500</b>	<b>626580</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 6 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Amtola, Chara Bagh,  
Ashulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Political unrest

Pictures











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Speaker: 6" + 1" + 1"  
Power: 30-80w  
Voltage: 220v  
With usb/fm/Remote C  
Frequency range: 80Hz

Colour: black  
Net weight: 9.5kgs  
Gross Weight: 10.5k  
Quantity: 1 Pair  
Carton dimension: 47  
Made in China

media Act





Digital X

X-Eg00BT

PURE FLAT

VISION

VISION

VISION

Super Moxie

Multimedia Active Speaker  
SM-102

- Bluetooth
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- FM
- USB
- 11
- 8
- 5









# FAMILY PICTURE