Proposed NU Business Name: JAHID ELECTRONICS



Project identification and prepared by: Md. Mohiuddin Rubel

Project verified by: Susanto Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD. JAHIDUL ISLAM	
Age	:	30-12-1994(22 Years)	
Education, till to date	:	Class Eight	
Marital status	:	Unmarried	
Children	:	N/A	
No. of siblings:	:	N/A	
Address	:	Vill: Nolma P.O: sonkhola P.S: Ghatail, Dist: Tangail.	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MRS. SHAHIDA BEGUM MD. FOJLUL HAQUE Branch: Sonkhola Ghatail, Centre # 16 (Female), Member ID: 1973/1, Group No: 02 Member since: 27-02-2012. (04 Years) First loan: BDT 10,000 Taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	:	Existing loan: BDT 20,000Outstanding loan: BDT 15,160 Taka., Father No No 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	••	2 years experience in running business.
Training Info	:	He has trained (1 Year)
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01770278048
Family's Contact No.	:	01738788291
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

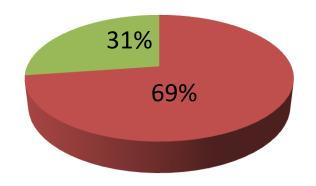
MRS.SHAHIDA BEGUM joined Grameen Bank since 04 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	JAHID ELECTRONICS	
Location	:	Sonkhola, Ghatail, Tangail.	
Total Investment in BDT	:	BDT 245,000/-	
Financing	:	Self BDT 1,45,000/- (from existing business) 69% Required Investment BDT 1,00,000/- (as equity) 31%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	12 ft x 12 ft= 144 square ft	
Security of the shop	:	20,000 Taka.	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Tv,Cooker,Fan,Charger,Light,Establizer,Mobile Accessories,Electric Item Etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund one employee will be appointed. The Shop Is Rented. Collects goods from Tangail. Agreed grace period is 3 months. 	

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Tv,Cooker,Fan,Charger,Light,Establizer,Mobile Accessories,Electric Item etc	3,200	96,000	1,152,000		
Total Sales (A)	3,200	96,000	1,152,000		
Less. Variable Expense					
Tv,Cooker,Fan,Charger,Light,Establizer,Mobile Accessories,Electric Item etc	2,560	76,800	921,600		
Total variable Expense (B)	2,560	76,800	921,600		
Contribution Margin (CM) [C=(A-B)	640	19,200	230,400		
Less. Fixed Expense					
Rent		900	10,800		
Electricity Bill		300	3,600		
Mobile Bill		350	4,200		
Salary (self)		5,000	60,000		
Transportation		6,000	72,000		
Entertainment		300	3,600		
Generator		500	6,000		
Guard		150	1,800		
Total fixed Cost (D)		13,500	162,000		
Net Profit (E) [C-D)		5,700	68,400		

Investment Breakdown					
Particulars	Existing	Proposed	Proposed Total		
Tv14"=2*4500,21"=7*8500,Led=1*13000	81,500	60,000	141,500		
Box=3*2950, Establizer=3*3800, Blander=3*2500, Calender=3*450	29,000	20,000	49,000		
Fan=11*1450,Cooker=7*1600	27,000	20,000	47,000		
Mobile Accessories & Electric Item	7,500		7,500		
Total	145,000	100,000	245,000		

Source of Finance



Entrepreneur

Investment:145,000

Investor Investment:100,000

Total Investment:245,000

Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Tv,Cooker,Fan,Charger,Light,Establizer,Mobile Accessories,Electric Item Etc.	4,640	139,200	1,670,400	1,753,920
Total Sales (A)	4,640	139,200	1,670,400	1,753,920
Less. Variable Expense				
Tv,Cooker,Fan,Charger,Light,Establizer,Mobile Accessories,Electric Item Etc.	3,712	111,360	1,336,320	1,403,136
Total variable Expense (B)	3,712	111,360	1,336,320	1,403,136
Contribution Margin (CM) [C=(A-B)	928	27,840	334,080	350,784
Less. Fixed Expense				
Rent		900	10,800	10,800
Electricity Bill		300	3,600	3,600
Mobile Bill		400	4,800	4,800
Salary (self)		5,000	60,000	60,000
Transportation		6,000	72,000	72,000
Entertainment		350	4,200	4,200
Salary (staff)		3,000	36,000	36,000
Gaurd		150	1,800	1,800
Generator		500	6,000	6,000
Total Fixed Cost		16,600	199,200	199,200
Net Profit (E) [C-D)		11,240	134,880	151,584
Investment Payback			60,000	60,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	134,880	151,584
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		74,880
	Total Cash Inflow	234880	226464
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	Total Cash Outflow	160,000	60000
3	Net Cash Surplus	74,880	166464

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 02 Years

Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft

Fire

Political unrest

Pictures











ধারা-১২ (১)

৯নং সন্ধানপুর ইউনিয়ন পরিষদ

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विणि/सामीत नाम :

विकाना ३ थाम ३ न्या निर्मा कार्या (भार यह ती कि कार्या पितिन, प्राप्ता कार्या

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अमान कतार व्यव रेडिनियन अमाकार (१००० - १५००) 23 00 2800

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সা/বৃত্তি চালাইবার অনুমতি দেওয়া হইল।

গণপ্রজাতন্ত্রী বাংলাদেশ

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জন্ম ও মৃত্যু নিবন্ধকের কার্যালয় সন্ধানপুর ইউনিয়ন পরিষদ घाটाইल, টাঙ্গাইল জনা সনদ

[বিবি- ৯, জনা ও মত্য নিবন্ধন (ইউনিয়ন পরিষদ) বিবিমালা, ২০০৬ (জন 'নবজন ব'হ হইতে উদ্ধৃত)

নিবন্ধন বহি নং বি

নিবন্ধনের তারিখ: ১৭-০৭-২০০৭

সন্দ ইস্থার তারিখ: ২৬-০৭-২০০৭

জন্ম নিবন্ধন নম্বর:* ১৯৯৪৯৩১২৮৯৪০৩৪০৪৮

নাম: মো: জাহিদুল ইসলাম

জন্ম তারিখ: ৩০-১২-১৯৯৪

ত্রিশে ডিসেম্বর উনিশ শত চুরানকই

জন্ম স্থান: नल्या

পিতার নাম: মো: ফজলুল হক

মাতার নাম: মোছা: শাহিদা বেগম

का शिरा शाः वाश्लारा

लिङ: शत्कर

क शहरा वार्नात

স্থায়ী ফ্রিনা: গ্র'ম:নলমা, ভাকঘর:ছনখোলা, ঘাটাইল, টাসাইল

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মোঃ রমিন্তল ইলানাম

('गन्यक्तर काश लाहत मालाम इर)

गातिय १- २७७)१८

FAMILY PICTURE

