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



Project identification and prepared by: Md. Raju Ahmed, Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	JONY KAJI		
Age	:	15-8-1996(20 Years)		
Education, till to date	:	BA		
Marital status	:	Unmarried		
Children	:	N/A		
No. of siblings:	:	1 Brother 1 Sisters		
Address	:	Vill: Pathankanda, P.O: Bordhomanpara, P.S: Nobabgonj, Dist: Dhaka		
Parent's and GB related Info				
(i) Who is GB member	:	Mother Father		
(ii) Mother's name	:	MAHINUR BEGOM		
(iii) Father's name	:	NASIR KAJI		
(iv) GB member's info	:	Branch: Komorgonj, Centre # 30(Female),		
		Member ID: 3687, Group No: 03		
		Member since: 6-5-2008 (5Years)		
		First loan: BDT 5,000		
Further Information:		Existing Loan: BDT 30000, Outstanding loan: NIL		
(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	:	5 years experience in running business.
Training Info	:	He has NO training.
Other Own/Family Sources of Income	-	_
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01911-408492
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

### **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

**MAHINUR BEGOM** joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

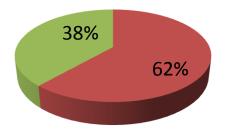
Proposed Nobin Udyokta Business Info				
Business Name	:	JONY ELECTRONICS		
Location	:	Komorgonj bazar, nobabgonj		
Total Investment in BDT	:	BDT 130,000/-		
Financing	:	Self BDT 80000/-(from existing business) 62%		
		Required Investment BDT 50,000/-(as equity) 38%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 5,000/-		
Size of shop	:	15 ft x 10 ft= 150 square ft		
Security of the shop	:	BDT 20000/-		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Electric Item etc.</li> <li>Average 25% gain on sale.</li> <li>The business is operating by entrepreneur. Existing no employees.</li> <li>The shop is rented.</li> <li>Collects goods from Bagmara.</li> <li>Agreed grace period is 3 months.</li> </ul>		

### **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue(Sales)	, ,	,	,
Electronics item	1800	54000	648000
Total Sales (A)	1800	54000	648000
Less Variable Expense			
Electronics item	1350	40500	486000
Total variable Expense (B)	1,350	40500	486000
Contribution Margin (CM) [C=(A-B)	450	13500	162000
Less Variable Expense			
Rent		2,500	30000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		150	1800
Mobile bill		300	3600
Total fixed cost (D)		8 <i>,</i> 950	107400
Net Profit (E)= [C-D]		4,550	54600

Investment Breakdown				
Particulars	Existing	Proposed	#VALUE!	
Enery bulb	5,500	10,000	15500	
Bulb	1,400	0	1400	
Remote	12,000	5,000	17000	
Multi plug	2,860	5,000	7860	
Charger	2,160	0	2160	
Wrist watch	1,080	5,000	6080	
Calculator	7,000	0	7000	
Socket, switch, antena, CD, others	15000		15000	
Computer	20000		20000	
Amplifier	3000		3000	
Glass rack	5000		5000	
Showcase	5000		5000	
Battery		5000	5000	
Switch, watch parts		20000	20000	
	80,000	50,000	130000	

### **Source of Finance**



Entrepreneur's Contribution 80,000

- Investor's Investment 50,000
- Total 130,000

Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Electronics item	2600	78000	936000	982800
Total Sales (A)	2600	78000	936000	982800
Less Variable Expense				
Electronics item	1950	58500	702000	737100
ltem				
Total variable Expense (B)	1,950	58500	702000	737100
Contribution Margin (CM) [C=(A-B)	650	19500	234000	245700
Less Variable Expense				
Rent		2,500	15,000	15,000
Electricity bill		700	8400	8600
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Salary(Staff)				0
Entertainment		150	1800	1800
Mobile bill		350	4200	4400
Total fixed cost (D)		9,400	97,800	98,400
Net Profit (E)= [C-D]		10100	121200	147,300
Investment Payback			30,000	30,000

Casl	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	50,000			
1.2	Net Profit	121,200	147,300		
1.3	Depreciation (Non cash item)				
1.4	Opening Balance of Cash Surplus		91,200		
	Total Cash Inflow	171200	238500		
2	Cash Outflow				
2.1	Purchase of Product	50,000			
2.2	Payment of GB Loan				
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000		
	Total Cash Outflow	80,000	30000		
3	Net Cash Surplus	91,200	208500		

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# Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

## **W**<sub>EAKNESS</sub>

Lack of Capital/Investment

## **O**<sub>PPORTUNITIES</sub>

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

### THREATS

Theft Fire Political unrest Pictures





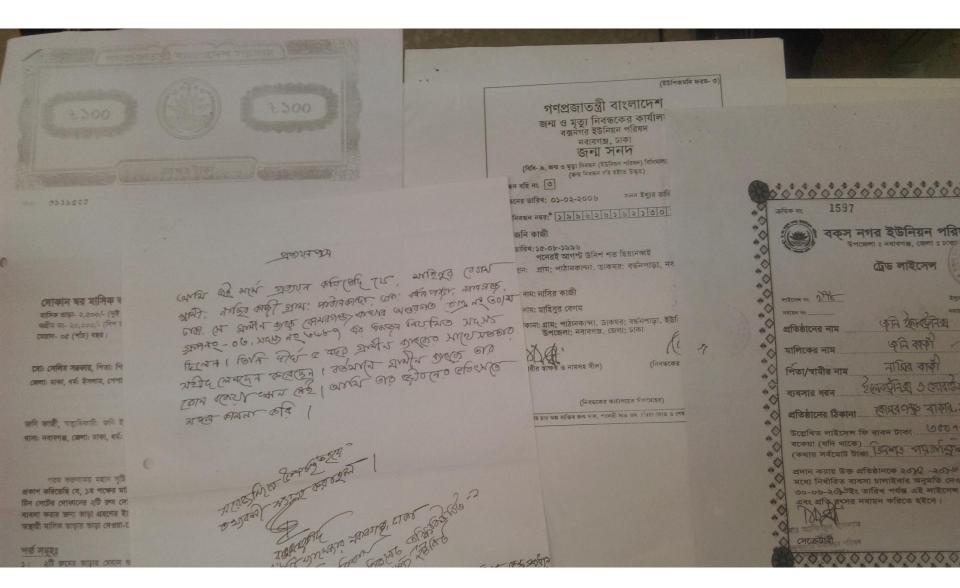












## **FAMILY PICTURE**

