

Proposed NU Business Name: **JOY ELECTRONICS**



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Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

Name	:	BALORAM
Age	:	04-11-1983(33 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	2 Daughter 1 son
No. of siblings:	:	3 Brother 3 Sisters
Address	:	Vill: Borobraha, P.O: Braha, P.S: Nobabgonj, 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	:	RENU RANI
(iii) Father's name	:	SHURES
(iv) GB member's info	:	Branch: Komorgonj, Centre # 4(Female), Member ID: 3054, Group No: 04 Member since: 05-2-1986-2006 (20Years) First loan: BDT 2,000
Further Information:		Existing Loan: BDT 10000, 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 Training Info	:	NO years experience in running business. He has NO training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-369783
Mother's Contact No.	:	01933-567374
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RENU RANI joined Grameen Bank since 20 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOY ELECTRONICS
Location	:	Braha bazar
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
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	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; old TV etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After Getting equity fund 1 employee will be appointed▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

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		800	9600
Electricity bill		200	2400
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		300	3600
Total fixed cost (D)		7,000	84000
Net Profit (E)= [C-D]		6,500	78000

Investment Breakdown

Particulars	Existing	Proposed	Total
Old TV	10,500	5,000	15500
Old DVD	4,500	0	4500
Old Monitor	9,000	10,000	19000
TV parts	26,000	25,000	51000
Video camera	30,000	0	30000
Switch,Fan,Multiplug, cable, board etc	0	10,000	10000
Cahir,Fan,Table	50,000	0	50000
	130,000	50,000	180000

Source of Finance



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
Total variable Expense (B)	1,950	58500	702000	737100
Contribution Margin (CM) [C=(A-B)]	650	19500	234000	245700
Less Variable Expense				
Rent		800	15,000	15,000
Electricity bill		350	4200	4500
Transportation		700	8,400	8,600
Salary (self)		5000	60000	60000
Entertainment		200	2400	2400
Mobile bill		350	4200	4400
Total fixed cost (D)		7,400	94,200	94,900
Net Profit (E)= [C-D]		12100	145200	150,800
Investment Payback			30,000	30,000

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	50,000	
1.2	Net Profit	145,200	150,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		115,200
	Total Cash Inflow	195200	266000
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	115,200	236000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 0 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















জয় ইলেকট্রনিক্স

বিঃ দ্রঃ- যে কোন অনুরোধে ডিউটিং করা হয় এবং সাউন্ড সিস্টেম ভাড়া দেওয়া হয়।

সর্বসম্মত ও সর্বশ্রেষ্ঠ মানের ইলেকট্রনিক্স পণ্য সুবিক্রয় করার বেরামত করা হয়।



স্বয়ং উল্লেখ্য ইলেকট্রনিক্স

এখানে টিভি, ভিসিডি, ডিভিডি, এমবিফায়ার, সহ স্বাধীন ইলেকট্রনিক্স পণ্য সুশীল কারিগর দ্বারা সেবাসেত করা হয়।

বিঃদ্রঃ- যে কোন ক্ষতিতে বিভিন্ন মেরামত করা হয় এবং যুক্তি নির্দেশ করা দেওয়া হয়।

সেবার জন্য (স্বয়ং)
সংযোগ : ০১৭১১-১১১১১
০১৭১১-১১১১১

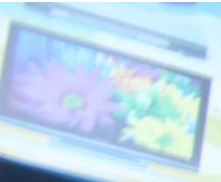


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বিঃ দ্রঃ- যে কোন কার্ডে ভিডিও কেরিং করা যা এবং সঠিক সিস্টেম জায়গা দেয়া হয়।

প্রোগ্রামিং সার্ভিস
সেবার : ০১৩১৪-৩৪৪৩৩৩
০১৩৪৩-৩৪৪৩৩৩
০১৩৪৩-৩৪৪৩৩৩



FAMILY PICTURE

