

Proposed NU Business Name: **TAMIM ELECTRONICS**



Project identification and prepared by: Md Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. HASAN SHONER
Age	:	02-11-1984 (32 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	2 Son, 1 Doughter
No. of siblings:	:	2 Brother
Address	:	Vill: Mowgasi, P.O:Mowgasi, P.S:Mohanpur Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.KHAIRUN NESA
(iii) Father's name	:	MD.ABUL HOSSION
(iv) GB member's info	:	Branch: Mowgasi, Mohanpur Centre # 73(Female), Member ID: 9683/1, Group No: 07 Member since: 3-09-2012(4Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 20,050
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736-749978
Mother's Contact No.	:	01846-171632
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.KHAIRUN NESA joined Grameen Bank since 04 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	TAMIM ELECTRONICS
Location	:	Mowgasi Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 2,80,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 72% Required Investment BDT 80,000/- (as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10ft = 120 square ft
Implementation	:	<ul style="list-style-type: none"> ▪ The business is planned to be scaled up by investment in existing goods like; Electronics item . ▪ Average 20% gain on sale. ▪ The business is operating by entrepreneur. Existing 1 employees. After getting equity fund employee will be appointed. ▪ The shop is owned. ▪ Collects goods from Rajshahi, Keshor. ▪ Agreed grace period is 3 months.

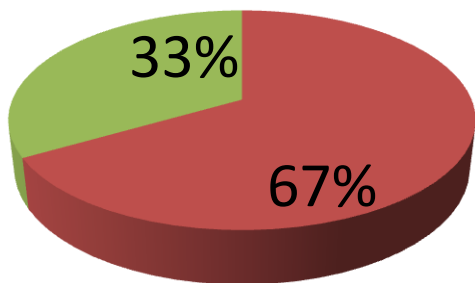
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Grocery Item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	96,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000
Less. Fixed Expense			
Rent		1,000	12,000
Electricity Bill		500	6,000
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		2,500	30,000
Entertainment		300	3,600
Salary (staff)		0	0
Total fixed Cost (D)		9,500	1,14,000
Net Profit (E) [C-D]		8,500	1,02,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
T.V	20	10,000	200,000	-	-	-	2,00,000
Mobile Phone	-	-	-	30	2000	60,000	60,000
Mobile Charger,Battery,Head phone,Memory Card,etc	-	-	-	-	-	20,000	20,000
Total	50		200,000	30		80,000	2,80,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	5,000	1,50,000	18,00,000	18,90,000
Total Sales (A)	5,000	1,50,000	18,00,000	18,90,000
Less. Variable Expense				
Grocery Item	4,000	1,20,000	14,40,000	15,12,000
Total variable Expense (B)	4,000	1,20,000	14,40,000	15,12,000
Contribution Margin (CM) [C=(A-B)]	1,000	30,000	3,60,000	3,78,000
Less. Fixed Expense				
Electricity Bill		1,000	12,000	12,000
Mobile Bill		500	6,000	6,500
Salary (self)		5,000	60,000	60,000
Transportation		3,000	36,000	38,000
Entertainment		500	6,000	7,000
Salary (staff)		0	0	0
Total Fixed Cost		10,000	1,20,000	1,23,500
Net Profit (E) [C-D]		20,000	2,40,00	2,54,500
Investment Payback			48,000	48,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	2,54,500
1.2	Net Profit	2,40,000	
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,92,000
	Total Cash Inflow	3,20,000	4,46,500
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3	Net Cash Surplus	1,92,000	3,98,500

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

তামিম ইলেকট্রনিক্স

কেন্দ্র: বাঃ সমান পানার

এখানে টিভি, ফ্রিজ, ফ্যান, মোবাইল ও ইলেকট্রনিক্স সামগ্রী সুলভ মূল্যে পাওয়া যায়।

সরকার মার্কেট, মৌগাছী বাজার, মোহনপুর, রাজশাহী। মোবাইলঃ ০১৭৩৬-৭৪৯৯৭৮, ০১৮৪৬-১৭১৬৩২

মানিক আর্ট
০১৭৩৬-১৫৫২৯৮





SAMSUNG

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SONY

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COLOUR TV

COLOUR TV

COLOUR TV

14" TV

COLOUR TV

VICTOR
tra power

21"

COLOR TV

SAMSUNG

COLOUR



FAMILY PICTURE

