

Proposed NU Business Name: **RONJU ELECTRONICS**



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Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|--|
| Name | : | RANJAN SARKAR |
| Age | : | 6-5-1989 (27 Years) |
| Education, till to date | : | Class 5 |
| Marital status | : | Unmarried |
| Children | : | N/A |
| No. of siblings: | : | 2 Brother 3 Sisters |
| Address | : | Vill: Noyadda , P.O: Galimpur, 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 | : | SHUVA SARKAR |
| (iii) Father's name | : | LATE SHADON SARKAR |
| (iv) GB member's info | : | Branch: Komorgonj, Centre # 72(Female), Member ID: 5478, Group No: 04 Member since: 1988-2013 (25Years) First loan: BDT 2,000 |
| Further Information: | | Existing Loan: BDT 50000, 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 | : | 11 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. | : | 01937-632755 |
| Mother's Contact No. | : | 01631-862336 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHUVA SARKAR joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | RONJU ELECTRONICS |
| Location | : | - |
| Total Investment in BDT | : | BDT 150,000/- |
| Financing | : | Self BDT 100000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 15ft x 10ft= 150 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months. |

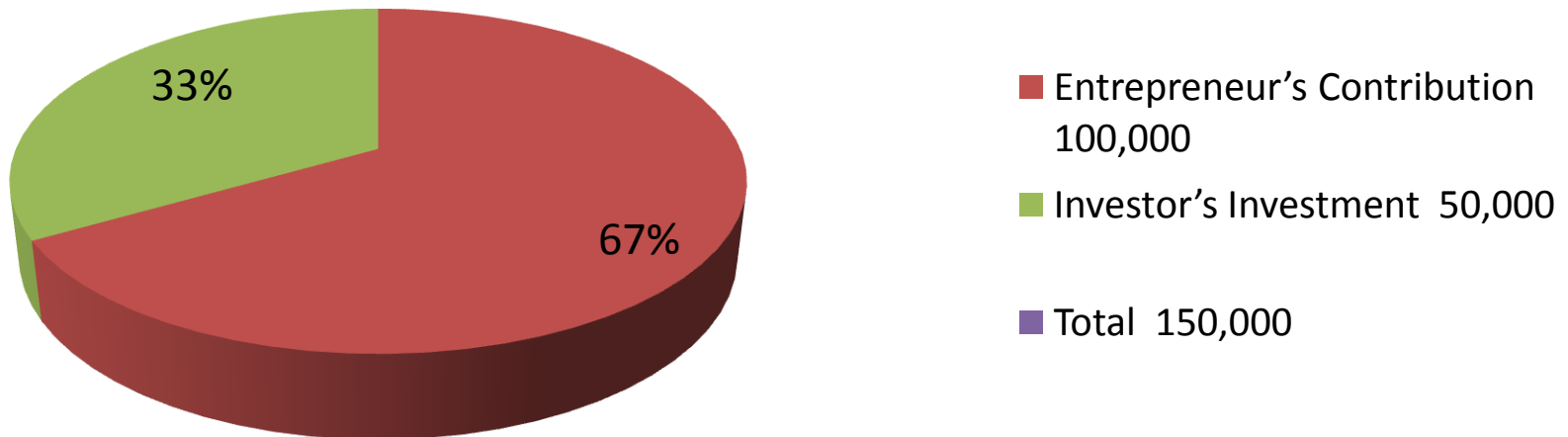
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|------------|--------------|---------------|
| Revenue (sales) | | | |
| Electric item | 2100 | 63000 | 756000 |
| Total sales (A) | 2100 | 63000 | 756000 |
| Less Variable Exp. | | | |
| Electric item | 1680 | 50400 | 604800 |
| Total Variable exp. (B) | 1680 | 50400 | 604800 |
| Contribution Margin CM [C= (A-B)] | 420 | 12600 | 151200 |
| less fixed exp. | | | |
| Rent | | 500 | 6000 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 2000 | 24000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Mobile | | 300 | 3600 |
| total fixed cost (D) | | 8500 | 102000 |
| Net profit (E) [C-D] | | 4100 | 49200 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|-------------|------------|----------------|------------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Cable | 5 | 2000 | 10,000 | 10 | 2,000 | 20,000 | 30,000 |
| Switch | 20 | 300 | 6,000 | 200 | 100 | 20,000 | 26,000 |
| Bord | 200 | 100 | 20,000 | | | 0 | 20,000 |
| Holder | 1000 | 20 | 20,000 | | | 0 | 20,000 |
| Old TV | 15 | 150 | 2,250 | | | 0 | 2,250 |
| Parts | 250 | 150 | 37,500 | 100 | 100 | 10,000 | 47,500 |
| Others | 17 | 250 | 4,250 | | | 0 | 4,250 |
| Total | 1507 | | 100,000 | 310 | | 50,000 | 150,000 |

Source of Finance



Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year |
|--|-------------|--------------|---------------|----------------|
| Revenue (sales) | | | | |
| Electric Item | 2750 | 82500 | 990000 | 1039500 |
| Total Sales (A) | 2750 | 82500 | 990000 | 1039500 |
| less variable Expenses | | | | |
| Electric Item | 2200 | 66000 | 792000 | 831600 |
| Total variable Expenses (B) | 2200 | 66000 | 792000 | 831600 |
| Contribution Margin (CM)= (A-B) | 550 | 16500 | 198000 | 207900 |
| Less Fixed Expenses | | | | |
| Rent | | 500 | 6000 | 6000 |
| Electricity bill | | 500 | 6000 | 16000 |
| Transportation | | 2000 | 24000 | 35000 |
| Salary (self) | | 5000 | 60000 | 60000 |
| Entertainment | | 300 | 3600 | 3600 |
| Mobile | | 400 | 4800 | 7400 |
| Total Fixed Cost | | 8700 | 104400 | 128000 |
| Net Profit (E) (C-D) | | 7800 | 93600 | 79900 |
| Investment Payback | | | 30000 | 30000 |

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

| SR# | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 50,000 | |
| 1.2 | Net Profit | 93,600 | 79,900 |
| 1.3 | Depreciation (Non cash item) | | |
| 1.4 | Opening Balance of Cash Surplus | | 63,600 |
| | Total Cash Inflow | 143600 | 143500 |
| 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 | 63,600 | 113500 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 11 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







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- পোস্ট-পেইড বিল পরিশোধ



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ফোন করা যায়



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কল বিদেশ, অ্যান্ড কল ফ্রি

সহে বাবুল | গ্রাটিকাল




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টাকা/মিনিট
এক

কোন বিদেশে, অনেক কল করতে

সঙ্গে থাকুন | গ্রামীণফোন



FAMILY PICTURE

