

Proposed NU Business Name: **M/S ALIF ELECTRONICS & ENGINEERING**



Project identification and prepared by: Md. Hafijur Rahman
Mawna Unit, Gazipur

Project verified by: MD. Siddiqur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD AJAHAR UDDIN
Age	:	03-02-1983(34 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 Son 1 Doughter
No. of siblings:	:	5 Brothers 2 Sister
Address	:	Vill: Molied P.O: Tangra, P.S: Shreepur, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ASHEA KHATUN
(iii) Father's name	:	MD SAMSUDDIN
(iv) GB member's info	:	Branch: Tanra, Centre # 34(Female), Member ID: 2530, Group No: 01 Member since:02-08-2012 (05Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: 13,266
(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	:	15 years experience 15 Years running business. He has 0 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01939342235
Mother's Contact No.	:	01715298552
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ASHEA KHATUN; joined Grameen Bank since 05 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	:	M/S ALIF ELECTRONICS & ENGINEERING
Location	:	M C bazar
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 1,90,000/-(from existing business) 73% Required Investment BDT 70,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	BDT 70,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Batery,Solar,Ips,Cabal etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Mawna Chowrasta, Dhaka.▪Agreed grace period is 3 months.

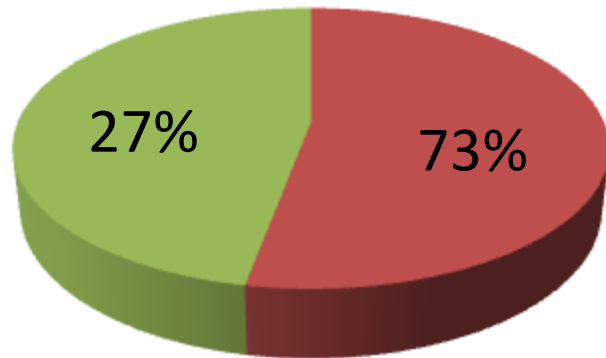
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Batery,Solar,lps,Cabal etc.	3,500	1,05,000	1,260,000
Total Sales (A)	3,500	1,05,000	1,260,000
Less. Variable Expense			
Betary,Solar,lps,Cabal etc.	2800	84,000	1,008,000
Total variable Expense (B)	2800	84,000	1,008,000
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		1,000	12,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Transportation		500	6,000
Entertainment		300	3,600
Gaurd		200	2,400
Total fixed Cost (D)		13,500	1,62,000
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Battery (04 x 11,500)	46,000	23,000	69,000
Solar(02x6,500)	13,000	26,000	39,000
l p s (04x 12,500)	50,000	0	50,000
Caboi (300 x 30)	9,000	15,000	24,000
Water (09 x 65)	585	0	585
Other	1,415	6,000	7415
Security	70,000		
Total	1,90,000	70,000	2,60,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 80,000
- Total 170,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 Year
Revenue (sales)				
Batery,Solar,Ips,Cabal etc.	4,800	1,44,000	1,728,000	1,814,400
Total Sales (A)	4,800	1,44,000	1,728,000	1,814,400
Less. Variable Expense				
Batery,Solar,Ips,Cabal etc.	3,840	1,15,200	1,382,400	1,451,520
Total variable Expense (B)	3,840	1,15,200	1,382,400	1,451,520
Contribution Margin (CM) [C=(A-B)]	9,60	28,800	3,45,600	3,62,880
Less. Fixed Expense				
Rent		2,000	24,000	24,000
Electricity Bill		1,200	14,400	14,600
Mobile Bill		6,00	7,200	7,400
Salary (self)		5,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000
Transportation		7,00	8,400	8,800
Entertainment		4,00	4,800	5,000
Guard		200	2,400	2,400
Total Fixed Cost		14,100	1,69,200	1,70,200
Net Profit (E) [C-D]		14,700	1,76,400	1,92,680
Investment Payback			42,000	42,000

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	70,000	
1.2	Net Profit	1,76,400	1,92,680
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		1,21,134
	Total Cash Inflow	2,46,400	3,13,814
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan	13,266	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	1,25,266	42,000
3	Net Cash Surplus	1,21,134	2,71,814

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 15 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







FAMILY PICTURE

