

Proposed NU Business Name: **LUTFOR ELECTRONICS**

Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: Md. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. LUTFOR RAHMAN
Age	:	15-02-1985(31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Porabari ; P.O: Epsha ;P.S: Gazipur Shadar ;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	:	MST. JAMINA KHATUN
(iii) Father's name	:	MD. LAL MIA
(iv) GB member's info	:	Branch: Kaultia , Centre # 24 (Female), Member ID: 7444, Group No: 10 Member since: 01-02-2001 (16 Years) First loan: BDT 5,000/- Last Loan : 80,000 Outstanding loan: 63,854
Further Information:		
(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	:	9 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01713932292
Family's Contact No.	:	01883508883
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAMINA KHATUN joined Grameen Bank since 16 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

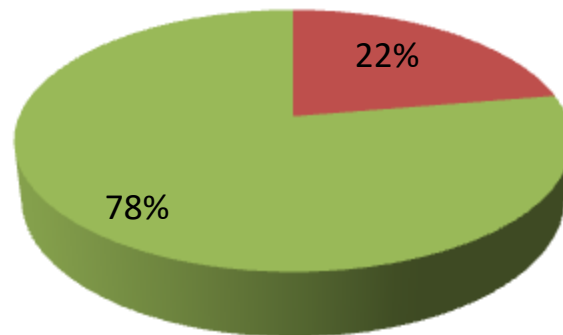
Business Name	:	LUTFOR ELECTRONICS
Location	:	Porabari Bazzar, Gazipur
Total Investment in BDT	:	BDT 103,000/-
Financing	:	Self BDT 23,000/- (from existing business) 22% Required Investment BDT 80,000/- (as equity) 78%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	1,50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;Photosate Meshine,Mobile,Charger Light,Fan,Sound box, Mobile Exiscories,Energy Bulb, Bikash,Load etc.▪Average 15% gain on sales▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪The shop is Rent .▪Collects goods from Joydedpur,Gazipur.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Eletrics Item	3000	90000	1080000
Bikash=(15000*4/1000=60),Load=(2000*27/100=54)	114	3420	41040
Total Sales (A)	3114	93420	1121040
Less Variable Expense			
Eletrics Item	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	564	16920	203040
Less Variable Expense			
Rent		2,500	30000
Electricity bill		300	3600
Transportation		200	2400
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		8,500	102000
Net Profit (E)= [C-D]		8,420	101040

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile				10	3,000	30,000	30,000
				0	0	0	8,560
				20			
Fan	10	1300	13,000	0	1300	26000	39,000
				0	1	4,000	4,000
Mobile Exiscories	1	10000	10,000	0	630	0	10,000
Bkash				1	20,000	20,000	20,000
							0
						0	0
			0			0	0
	128	11300	23,000	31	24931	80,000	103000

Source of Finance



- Entrepreneur's Contribution 23,000
- Investor's Investment 80,000
- Total 103,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electric Item	4000	120000	1440000	1512000	1587600
Bikash=(20000*4/1000=80),Load=(3000*27/100=81	161	4830	57960	60858	63900.9
Total Sales (A)	4161	124830	1497960	1572858	1651500.9
Less Variable Expense			0		
Electric Item	3400	102000	1224000	1285200	1349460
			0		
Total variable Expense (B)	3,400	102000	1224000	1285200	1349460
Contribution Margin (CM) [C=(A-B)	761	22830	273960	287658	302040.9
Less Variable Expense			0		
Rent		2,500	30000	30,000	30000
Electricity bill		300	3600	4100	4600
Transportation		500	6000	6,500	7000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		250	3000	3000	3000
Guard		100	1200	1200	1200
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		250	3000	3100	3200
Total fixed cost (D)		8,900	106,800	107,900	109000
Net Profit (E)= [C-D]		13930	167160	179,758	193040.9
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	167160	179,758	193040.9
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		135,160	282918
	Total Cash Inflow	247160	314918	475958.9
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)	32000	32000	32000
	Total Cash Outflow	112,000	32000	32000
3	Net Cash Surplus	135,160	282918	443958.9

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 9 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





প্রোঃ মোঃ লুৎফর রহমান
এখানে টিভি, ফ্রিজ, ভিসিডি,
মোবাইল সহ ইলেকট্রনিক্স যন্ত্র
সুলভ মূল্যে বিক্রয় করা হয়

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SYMPHONY

মোবাইল সেট পাওয়া যায়

Kash

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ব্যাংক
মোবাইল ব্যাংক



SYMPHONY

মোবাইল সেট পাওয়া যায়



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লুৎফর টেলিকম এন্ড ইলেকট্রনিক্স



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