

Proposed NU Business Name:

SHAH ALI JOY ELECTRONICS

Project identification and prepared by: Md. Ataur Rahman ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. MANIR HOSSAIN |
| Age | : | 01-02-1984 (33 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Married |
| Children | : | 1 Son |
| No. of siblings: | : | 3 Brathers & 2 Sisters |
| Address | : | Vill: Tak Kathora ; P.O: Salna Bazar ;P.S: Gazipur Sadar ;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. KULSUM |
| (iii) Father's name | : | MD. MOFIZZUDDIN |
| (iv) GB member's info | : | Branch: Kaultia , Centre # 58(Female), Member ID: 7691, Group No: 03 Member since: 20-01-1987(25Years) First loan: BDT 3,000/- Last Loan : 50000 Outstanding loan: 22925 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Mother |
| (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 | : | 20 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01938718085 |
| Family's Contact No. | : | 01985857209 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

KULSUM joined Grameen Bank since 25 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Home Development .

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | SHAH ALI JOY ELECTRONICS |
| Location | : | Salna Bazar, Gazipur |
| Total Investment in BDT | : | BDT 3,30,000/- |
| Financing | : | Self BDT 2,70,000/- (from existing business) 78% Required Investment BDT 60,000/- (as equity) 22% |
| 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 | : | 20,000/- |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; IPS,LED Monitor,Spekar,Remot,IC,Serket,Mother bord,Capasitor,Voliom etc.▪Average 20% 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 Dhaka.▪Agreed grace period is 3 months. |

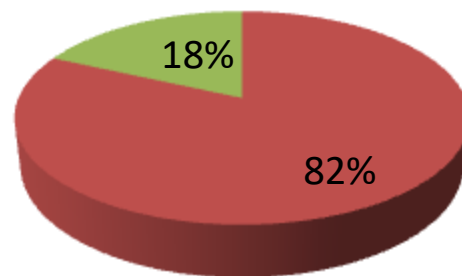
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|-------|---------|---------|
| Revenue(Sales) | | | |
| Electric Item | 3000 | 90000 | 1080000 |
| | 0 | 0 | 0 |
| Total Sales (A) | 3000 | 90000 | 1080000 |
| Less Variable Expense | | | |
| Electric Item | 2400 | 72000 | 864000 |
| Total variable Expense (B) | 2,400 | 72000 | 864000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18000 | 216000 |
| Less Variable Expense | | | |
| Rent | | 2,000 | 24000 |
| Electricity bill | | 400 | 4800 |
| Transportation | | 1,000 | 12000 |
| Salary (self) | | 5000 | 60000 |
| Salary(Staff) | | 0 | 0 |
| Entertainment | | 150 | 1800 |
| Guard | | 200 | 2400 |
| Generator | | 0 | 0 |
| Bank charge | | 0 | 0 |
| Mobile bill | | 150 | 1800 |
| Total fixed cost (D) | | 8,900 | 106800 |
| Net Profit (E)= [C-D] | | 9,100 | 109200 |

Investment Breakdown

| Particulars | Existing | | | Proposed | | | |
|---------------------------------------|------------|------------|----------------|----------|------------|---------------|----------------|
| | Qty. | Unit Price | Amount | Qty | Unit Price | Amount | Proposed Total |
| | | | (BDT) | | | (BDT) | |
| | 0 | 0 | 0 | 0 | 400 | 0 | 0 |
| IPS | 10 | 12000 | 120,000 | 5 | 7,000 | 35,000 | 155,000 |
| LED Monitor | 4 | 7000 | 28,000 | 1 | 10,000 | 10,000 | 64,000 |
| Speker | 50 | 800 | 40,000 | 0 | 200 | 0 | 40,000 |
| Remot | 85 | 120 | 10,200 | 0 | 1,200 | 0 | 10,200 |
| IC | 90 | 400 | 36,000 | 0 | 2,500 | 0 | 36,000 |
| Serket, Motherbord, Capasitor, Voleom | 1 | 2000 | 2,000 | 0 | 1,350 | 0 | 2,000 |
| | 0 | 80 | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 200 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Scurity | 1 | 20000 | 20,000 | 0 | 0 | 0 | 20,000 |
| others | 1 | 13800 | 13,800 | 1 | 15,000 | 15,000 | 28,800 |
| | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | 242 | 0 | 270,000 | 9 | 0 | 60,000 | 330,000 |

Source of Finance



■ Entrepreneur's Contribution
270,000

■ Investor's Investment
60,000

■ Total 330,000

Financial Projection (BDT)

| Paticular | Daily | Monthly | Year1 | Year 2 | Year 3 |
|---|-------|---------|---------------|---------------|---------------|
| Revenue(Sales) | | | | | |
| Electric Item | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 4000 | 120000 | 1440000 | 1512000 | 1587600 |
| Less Variable Expense | | | 0 | | |
| Electric Item | 3200 | 96000 | 1152000 | 1209600 | 1270080 |
| | | | 0 | | |
| Total variable Expense (B) | 3,200 | 96000 | 1152000 | 1209600 | 1270080 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24000 | 288000 | 302400 | 317520 |
| Less Variable Expense | | | 0 | | |
| Rent | | 2,000 | 24000 | 24,000 | 24000 |
| Electricity bill | | 400 | 4800 | 5300 | 5800 |
| Transportation | | 1,500 | 18000 | 18,500 | 19000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Salary(Staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 250 | 3000 | 3000 | 3000 |
| Guard | | 250 | 3000 | 3000 | 3000 |
| Generator | | 550 | 6600 | 6600 | 6600 |
| Bank charge | | 0 | 0 | 0 | 0 |
| Mobile bill | | 250 | 3000 | 3100 | 3200 |
| Total fixed cost (D) | | 10,200 | 115,800 | 116,900 | 118000 |
| Net Profit (E)= [C-D] | | 13800 | 165600 | 185,500 | 199520 |
| Investment Payback | | | 24,000 | 24,000 | 24,000 |

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 | 60,000 | | |
| 1.2 | Net Profit | 165600 | 185,500 | 199520 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 121,600 | 283100 |
| | Total Cash Inflow | 225600 | 307100 | 482620 |
| 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) | 24,000 | 24,000 | 24,000 |
| | Total Cash Outflow | 104,000 | 24,000 | 24,000 |
| 3 | Net Cash Surplus | 121,600 | 283100 | 458620 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:01; Others:0
Experience & Skill : 20 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







বিউটি
এন্ড কম
সুধুমাত্র মহি

শাহ আলী জয় ইলেকট্রনিক্স

মোঃ মোঃ মনির হোসেন, মোবঃ 01838-718085, 01941-124500

এখানে মনিটর, আইপিএস, টিভি, লাইট, এলসিডি সহ যাবতীয় কাজ করা হয়
এবং ইলেকট্রনিক্স মালামাল সুলভ মূল্যে বিক্রয় করা হয়।



জি, খানসামান অংশোত্তর রোড, সালকা, গাজীপুর

মোঃ মোঃ মনির হোসেন

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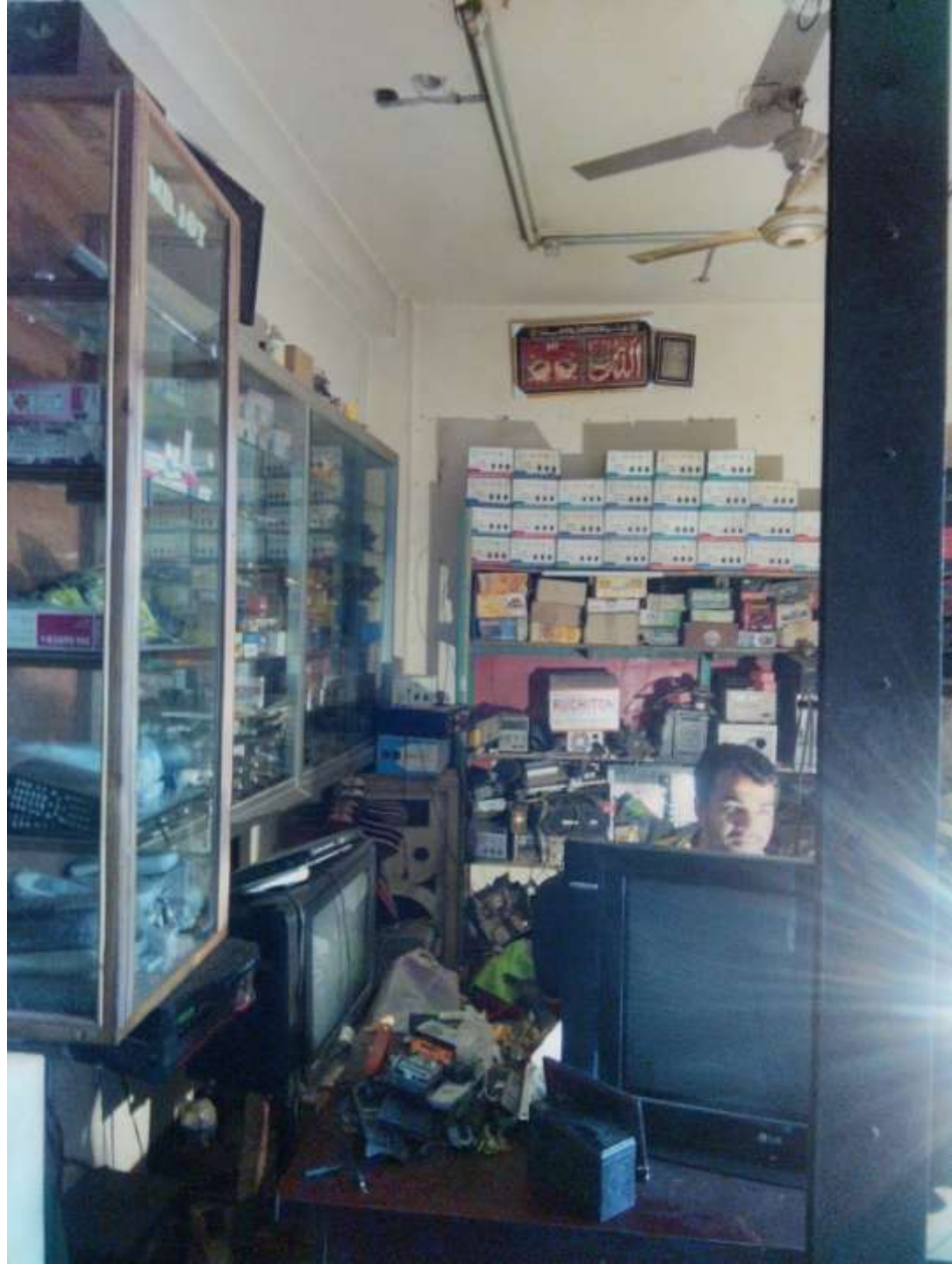












FAMILY PICTURE