

Proposed NU Business Name: **BOISHAKHI ELECTRONICS AND TELECOM**



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Sonatala unit.Bogra

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Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RASHIDUL ISLAM
Age	:	20-11-1988 (28 Years)
Education, till to date	:	M.A
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Shekhahaty P.O: Hatkoromza P.S: Sariakandi Dist: Bogra.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most Rokeya Begum
(iii) Father's name	:	Md Abdus Chalam
(iv) GB member's info	:	Branch: Hatkoramza, Centre # 25(Female), Member ID: 3065, Group No: 10 Member since: 14-03-2012 (05Years) First loan: BDT 5,000/-
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan: Nill
(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	:	3 years experience in running business. He has no year training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-120406
Mother's Contact No.	:	01723-641190
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonatala.Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most Rokeya begum joined Grameen Bank since 05 years ago. At first she took 30,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	BOISHAKHI ELECTRONICS AND TELECOM
Location	:	Charpara Bazer, Sonatala, Bogra.
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240,000/- (from existing business) 83% Required Investment BDT 50,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 14 ft = 140 square ft
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods; Mobile, TV, Energy bulb, Battery, Charger, switch, choker etc.▪ Average 25% gain on sale.▪ The business is operating by entrepreneur. Existing no employee.▪ None employee will be appointed.▪ The shop is rented.▪ Collects goods from Bogra Bazer, Bogra▪ Agreed grace period is 3 months.

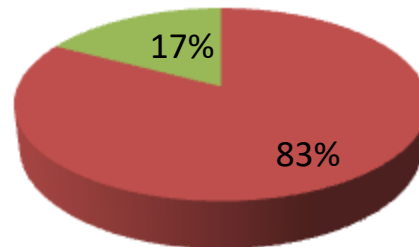
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics items	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Electronics item	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
House rant		500	6,000
Electricity Bill		700	8,400
Salary (self)		5,000	60,000
Guard		200	2,400
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		6,700	80,400
Net Profit (E) [C-D]		8,300	99,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Mobile	100	1200	120,000	9	1,200	10,800	130,800
TV	5	6500	32,500	3	6500	19,500	52,000
Charger	90	60	5,400	0	0	0	5,400
Battery	120	120	14,400	0	0	0	14,400
Fen	15	500	7,500	30	500	15,000	22,500
Others	1	10200	10,200	1	4700	4,700	14,900
Security	1	50000	50,000	0	0	0	50,000
Total	332	0	240000	43	12900	50000	290000

Source of Finance



- Entrepreneur's Contribution
240,000
- Investor's Investment 50,000
- Total 290,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Welding items	3,800	114,000	1,368,000	1,436,400	1,508,220
Total Sales (A)	3,800	114,000	1,368,000	1,436,400	1,508,220
Less. Variable Expense					
Welding items	3,040	91,200	1,094,400	1,149,120	1,206,576
Total variable Expense (B)	3,040	91,200	1,094,400	1,149,120	1,206,576
Contribution Margin (CM) [C=(A-B)]	760	22,800	273,600	287,280	301,644
Less. Fixed Expense					
House rant		500	6,000	6,000	6,000
Electricity Bill		700	8,400	8,400	8,400
Salary (self)		5,000	60,000	60,000	60,000
Guard		200	2,400	2,400	2,400
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		6,700	80,400	80,400	80,400
Net Profit (E) [C-D]		16,100	193,200	206,880	221,244
Investment Payback Period			20000	20000	20000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	193,200	206,880	221,244
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		173,200	360,080
	Total Cash Inflow	243,200	380,080	581,324
2	Cash Outflow			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	173,200	360,080	561,324

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 ,Others:0
Experience & Skill : 3 Years
Quality goods & services;
Skill and experience; 3Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family Picture

