

**Proposed NU Business Name: JEMI ELECTRONIC AND PARTS CORNAR**



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Project verified by: Md.Mizanur Rahaman patory



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD.JAMAL UDDIN</b>
Age	:	08-05-1984 (33 Years)
Education, till to date	:	Class- Eight
Marital status	:	Married
Children	:	0 Son 03 Daughters
No. of siblings:	:	02 Brothers 0 Sister,
Address	:	Vill:Shehorail, P.O: Koloha, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MOST.JOSNA BEGUM</b>
(iii) Father's name	:	<b>MD.AKBOR ALI</b>
(iv) GB member's info	:	Branch: Sohodebpur, Centre # 72 (Female), Member ID: 7187, Group No: 02 Member since:19-05-1992( 25 Years) First loan: BDT 10,000
Further Information:		Existing Loan: 20,000 /-, Outstanding loan: /--
(v) Who pays GB loan installment	:	No
(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	:	05 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-836844
Mother's Contact No.	:	01772-628114
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST.JOSNA BEGUM** joined Grameen Bank since 25 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	:	<b>JEMI ELECTRONIC AND PARTS CORNAR</b>
Location	:	Shebail Bazar,Baliach,Elenga,Tangail
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1,00,000/-(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	:	12 ft x 05 ft= 60 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a Shop like as electric parts .</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li></ul>

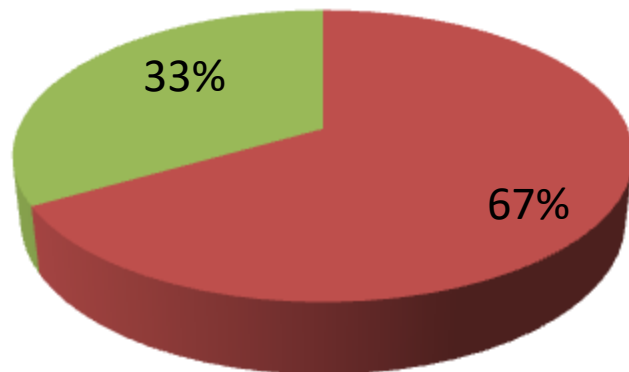
## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Mobile,Charger,Bulb,Enargy Bulb,Switch bord	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Mobile,Charger,Bulb,Enargy Bulb,Switch bord	1600	48000	576000
Total Variable Expense	1600	48000	576000
Contributon Margin (CM) [C=(A-B)]	400	12000	144000
Less Fixed Expense			
Rent		1200	14400
Electric Bill		200	2400
Transportaion		300	3600
Salary (Self)		5000	60000
Entertainment		200	2400
Mobile Bill		150	1800
Total Fixed Cost (D)		7050	84600
Net Profit (E)= [C-D]		4950	59400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	10	3,500	35,000	25	2,000	50,000	85,000
Mobile Charger	60	100	6,000			0	6,000
Bulb	165	35	5,775			0	5,775
Energy bulb	10	300	3,000			0	3,000
Switch bord	120	40	4,800			0	4,800
Switch	150	10	1,500			0	1,500
Rice Cooker	5	2,500	12,500			0	12,500
Parts			10,000			0	10,000
Security			15,000			0	15,000
Others			6,425			0	6,425
	520	6485	100,000	25	2000	50000	150000

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Mobile,Charger,Bulb,Enargy Bulb,Switch bord	2500	75000	900000	945000	992250
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
Mobile,Charger,Bulb,Enargy Bulb,Switch bord	2000	60000	720000	756000	793800
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1200	14400	14400	14400
Electric Bill		200	2400	2700	3000
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Entertainment		200	2400	2400	2400
Mobil Bill		150	1800	1900	2000
<b>Total Fixed Cost (D)</b>		<b>7050</b>	<b>84600</b>	<b>85180</b>	<b>85769</b>
<b>Net Profit (E)= [C-D]</b>		<b>7950</b>	<b>95400</b>	<b>100170</b>	<b>105179</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95,400	100170	105178.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75400	155570
	<b>Total Cash Inflow</b>	<b>145,400</b>	<b>175,570</b>	<b>260,749</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,400</b>	<b>155,570</b>	<b>240,749</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures















# FAMILY PICTURE

