

Proposed NU Business Name: **JONY ELECTRONICS**

Project identification and prepared by: Md. Razu Ahmed,
Nawabganj Unit, Dhaka

Project verified by: Md.Samsul Arefin



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.JONY
Age	:	22-12-1987 (30 Years)
Education, till to date	:	Class 10
Marital status	:	Unmarried
Children	:	Single
No. of siblings:	:	02 Brothers 1 Sister
Address	:	Vill: Barha Charkanda, P.O: Barha, P.S: Nawabganj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	RANU BEGUM
(iii) Father's name	:	MD.HANIF
(iv) GB member's info	:	Branch: Komorgonj, Centre # 60 (Female), Member ID: 4345/1, Group No: 03 Member since: 01/01/1992 First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 60,000/- Outstanding loan: BDT 38,840/-
(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	:	Seven years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01911-077074
Mother's Contact No.	:	01986-062646
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

RANU BEGUM joined Grameen Bank since 3 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	JONY ELECTRONICS
Location	:	Barha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 1,75,000/-
Financing	:	Self BDT 1,25,000(from existing business) 71% Required Investment BDT 50,000(as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; TV,Fan Servicing etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur.▪He is doing his business in rent place.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

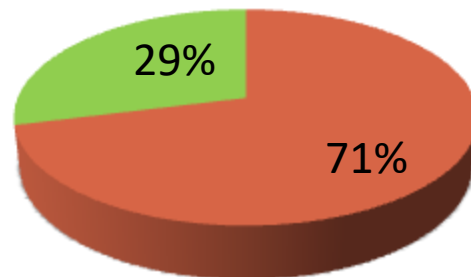
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing Item	1,500	45,000	5,40,000
Total Sales (A)	1,500	45,000	5,40,000
Less. Variable Expense			
Servicing Item	1,050	31,500	3,78,000
Total variable Expense (B)	1,050	31,500	3,78,000
Contribution Margin (CM) [C=(A-B)]	450	13,500	1,62,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		300	3,600
Transportation		1,000	12,000
Salary (Self)		5,000	60,000
Mobile Bill		300	3,600
Entertainment		200	2,400
Total fixed Cost (D)		8,800	1,05,600
Net Profit (E) [C-D]		4,700	56,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Old TV	15	4,000	60,000	10	4000	40,000	1,00,000
TV Parts		10,000	10,000		10,000	10,000	20,000
Other Parts			5,000				5,000
Security			50,000				50,000
Total			1,25,000			50,000	1,75,000

0% Source of Finance



- Entrepreneur's Contribution's :- 1,25,000
- Investor Investment's :- 50,000
- Total :- 1,75,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Servicing Item	2,000	60,000	7,20,000	7,56,000	7,93,800
Total Sales (A)	2,000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Servicing Item	1,400	42,000	5,04,000	5,29,200	5,55,660
Total variable Expense (B)	1,400	42,000	5,04,000	5,29,200	5,55,660
Contribution Margin (CM) [C=(A-B)]	600	18,000	2,16,000	2,26,800	2,38,140
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		500	6,000	6,500	7,000
Transportation		1,000	12,000	13,000	14,000
Salary (Self)		5,000	60,000	60,000	60,000
Mobile Bill		400	4,800	4,800	4,800
Entertainment		300	3,600	3,700	3,700
Total Fixed Cost		9,200	1,10,400	1,12,000	1,13,500
Net Profit (E) [C-D]		8,800	1,05,600	1,14,800	1,24,640
Investment Payback			30,000	30,000	30,000

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	50,000	
1.2	Net Profit	1,05,600	1,14,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		75,600
	Total Cash Inflow	1,55,600	190,400
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	75,600	1,60,400

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Barhabazar, Nawabgonj,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest









FAMILY PICTURE