

## Proposed NU Business Name: **JANANI ELECTRONICS**



Project identification and prepared by: Md.Nasir uddin sheikh  
Chagal naiya,feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>MOHAMMOD YOUNUS</b>
Age	:	01/01/1983 ( 34 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	04 Brother 04 Sisters
Address	:	Vill: Bashpara P.O: Chagal naiya, P.S: Chagal naiya, Dist: Feni.
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>LATE: MAYNA BEGUM</b>
(iii) Father's name	:	<b>LATE. BORKOT ULLAH</b>
(iv) GB member's info	:	Branch: Chagal naiya, Centre # 12/(Female), Member ID:1223, Group No: 01 Member since: 05-03-1990-1996 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 0,000/-
(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	:	Five Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01819-707054
Mother's Contact No.	:	01821-151027
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE:MAYNA BEGUM** joined Grameen Bank since 22 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

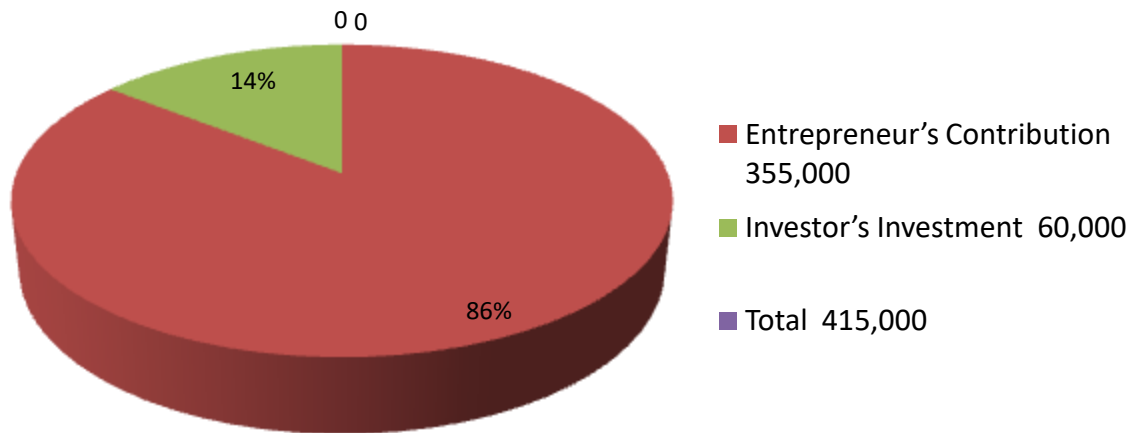
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JANANI ELECTRONIC</b>
Location	:	Hazi B-Zaman Market-2 , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 4,15,000/-
Financing	:	Self BDT 3,55,000/- (From Existing Business) 86% Required Investment Bdt,60,000(as Equity) 14%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	20Ft X 10ft. = 200 Square Ft
Security Of The Shop	:	100,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Energy balb, Clear balb, LED balb, old tv, Etc.</li><li>▪Average 25% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing 1 Employee.</li><li>▪He Is Doing His Business In Renting Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

# Existing

Particular	Daily	Monthly	Yearly
<b>Revnuue (Sale)</b>			
Energy balb,Clear balb,LED balb,old tv, Etc	3800	114000	1368000
	0	0	0
<b>Total Sales(A)</b>	<b>3800</b>	<b>114000</b>	<b>1368000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
Energy balb,Clear balb,LED balb,old tv, Etc	2850	85500	1026000
<b>Total Variable Expense</b>	<b>2850</b>	<b>85500</b>	<b>1026000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>950</b>	<b>28500</b>	<b>342000</b>
<b>Less Fixed Expense</b>			
Rent		6000	72000
Electric Bill		1200	14400
Transportaion		600	7200
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		500	6000
Guard		200	2400
Generator		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>24000</b>	<b>288000</b>
<b>Net Profit (E)= [C-D]</b>		<b>4500</b>	<b>54000</b>

<b>Investment Breakdown</b>			
<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
energy balb	13,000	27,000	40,000
clear balb	7,200	0	7,200
led balb	54,000	26,000	80,000
old tv	15,000	7,000	22,000
tv parts	100,000	0	100,000
electric parts	50,000	0	50,000
others	15,800	0	15,800
security	100,000	0	100,000
	0	0	0
	0	0	0
<b>Total</b>	<b>355,000</b>	<b>60,000</b>	<b>415,000</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Energy balb,Clear balb,LED balb,old tv, Etc	4300	129000	1548000	1625400	1706670
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4300</b>	<b>129000</b>	<b>1548000</b>	<b>1625400</b>	<b>1706670</b>
<b>Less Variable Expense (B)</b>					
Energy balb,Clear balb,LED balb,old tv, Etc	3225	96750	1161000	1219050	1280003
<b>Total Variable Expense</b>	<b>3225</b>	<b>96750</b>	<b>1161000</b>	<b>1219050</b>	<b>1280003</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1075</b>	<b>32250</b>	<b>387000</b>	<b>406350</b>	<b>426668</b>
<b>Less Fixed Expense</b>					
Rent		6000	72000	72000	72000
Electric Bill		1200	14400	14700	15000
Transportaion		600	7200	7560	7938
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		500	6000	6000	6000
Gard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>24000</b>	<b>285600</b>	<b>286360</b>	<b>287138</b>
<b>Net Profit (E)= [C-D]</b>		<b>8250</b>	<b>99000</b>	<b>103950</b>	<b>109148</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</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	60,000		
1.2	Net Profit	99,000	103950	109147.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		75000	154950
	<b>Total Cash Inflow</b>	<b>159,000</b>	<b>178,950</b>	<b>264,098</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>75,000</b>	<b>154,950</b>	<b>240,098</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Jinjira, Birulia, Savar, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# জননী ইলেকট্রনিক্স

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