

Proposed NU Business Name: M/S JONONE ELECTONICS



Project identification and prepared by: Md. Shahadat hossian
Donbari tangail

Project verified by: Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.MOHER UDDIN AHMOAD
Age	:	05-03-1990 (27 Years)
Education, till to date	:	Class 11
Marital status	:	Married
Children	:	01 girls
No. of siblings:	:	01Brothers 03 sister
Address	:	Vill: doayl P.O.doayl P.S:Donbari 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	:	Most.moriam begum
(iii) Father's name	:	Md.Habibur rhaman
(iv) GB member's info	:	Branch: kandu, Centre # 34 (female), Member ID: 2564, Group No: 03 Member since: 1995- 2003(12 Years) First loan: BDT 3,000Taka.
Further Information:		Existing loan: 7,000 Outstanding loan: 0
(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	:	03 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.	:	01736-560886
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MORIAYM BEGUM Joined Grameen Bank Since 03 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S JONONE ELECTONICS
Location	:	Donbari bazzar, donbari,Tangail.
Total Investment in BDT	:	BDT 262,500
Financing	:	Self BDT 192,500(from existing business) 20% Required Investment BDT 70,000(as equity) 80%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10*10=100
Security of the shop	:	50000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; elctonics Etc.▪Average 10% gain on sale.▪The business is operating by entrepreneur. Existing 0 Employee.▪The Shop is Rented▪Collects goods from dhaka.▪Agreed grace period is 3 months.

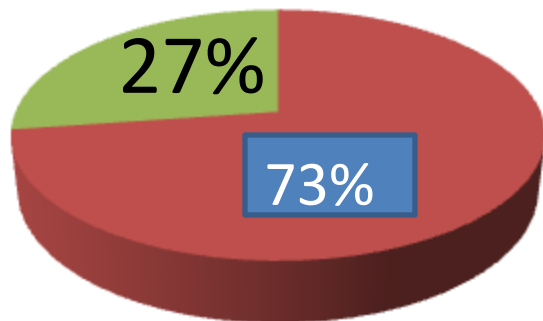
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
elctonics ponne	8,000	240,000	2880000
Total Sales (A)	8,000	240,000	2880000
Less. Variable Expense			
elctonics ponne	7,360	220,800	2649600
	0	0	0
	0	0	0
Total variable Expense (B)	7,360	220,800	2649600
Contribution Margin (CM) [C=(A-B)]	640	19,200	230400
Less. Fixed Expense			
Rent		1200	14,400
Electricity bill		500	6,000
Transportation		2000	24,000
Salary (self)		5000	60,000
Salar (staff)		0	0
Entertainment		500	6,000
Guard		150	1,800
Genaretor		150	1,800
Mobile bill		200	2,400
Total fixed Cost (D)		9,700	116,400
Net Profit (E) [C-D]		9,500	114,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
cabol			120,000			50,000	170,000
boad	p		12000				12000
holder	p		24000				24000
Ball			6000				6000
Tep			9000				9000
Other			1500			20000	21,500
			20000				20000
security			50000				50000
Total			192,500			70,000	262,500

Source of Finance



Entrepreneur
Investment:192,500
Investor Investment:70,000
Total Investment:262,500

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
elctonics ponne	10,000	300,000	3,600,000	3,780,000	3,969,000
Total Sales (A)	10,000	300,000	3,600,000	3,780,000	3,969,000
Less. Variable Expense					
elctonics ponne	9,200	276,000	3,312,000	3,477,600	3,651,480
Total variable Expense(B)	9,200	276,000	3,312,000	3,477,600	3,651,480
Contribution Margin (CM) [C=(A-B)]	800	24,000	288,000	302,400	317,520
Less. Fixed Expense					
Rent		1200	14,400	14,400	14,400
Electricity bill		500	6,000	6,100	6,400
Transportation		2000	24,000	24,300	24,800
Salary (self)		5000	60,000	60,500	61,100
Salar (staff)		0	0	0	0
Entertainment		500	500	500	500
Guard		150	1800	1800	1800
Genaretor		150	150	150	150
Mobile bill		200	2,400	2,600	2,900
Total fixed Cost (D)		9,700	109,250	110,350	112,050
Net Profit (E) [C-D]		14,300	178,750	192,050	205,470
Investment Payback			42,000	42,000	42,000

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	70,000	
1.2	Net Profit	178,750	192,050
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		136,750
	Total Cash Inflow	248,750	328,800
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	136,750	286,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 10 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

Pictures





FAMILY PICTURE

