

Proposed NU Business Name: **REZAUL ELECTRONICS**



Project identification and prepared by: Mr. Kabir
Raksam, Tahirpur Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Name	:	MD.REZAUL KARIM
Age	:	10-05-1987(30 Year)
Education, till to date	:	Class VIII
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brother & 1 Sister
Address	:	Vill: Horifola,P.O: Tahirpur, P.S: Bagmara,Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father
(ii) Mother's name	:	MST. REKHA KHATUN
(iii) Father's name	:	MD. SHAMSUL MONDOL
(iv) GB member's info	:	Branch: Shreepur, Centre # 18(Female), Member ID: 1545/3, Group No:02 Member since: 2007 First loan: BDT -5000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 28020
(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	:	06 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01722868585
Father's Contact No.	:	01726556061
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.REKHA KHATUN joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	REZAUL ELECTRONICS
Location	:	Tahirpur, Bagmara, Rajshahi
Total Investment in BDT	:	BDT 80,000
Financing	:	Self BDT 30,000-(from existing business) 38% Required Investment BDT 50,000/-(as equity) 62%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	20 x 10ft= 200 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Farm▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

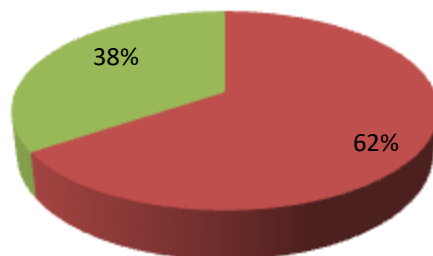
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
servicing= 300 and sales=2000	2300	69,000	828000
Total Sales (A)	2300	69,000	828000
Less. Variable Expense		0	
Electronics instrument	1800	54,000	648000
Total variable Expense (B)	1800	54,000	648000
Contribution Margin (CM) [C=(A-B)	500	15,000	180000
Less. Fixed Expense			
Rent		300	3600
Electricity Bill		1000	1200
Mobile Bill		300	3600
Salary (self)		5000	60,000
Guard		100	1200
Transportation		300	3600
food			
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D)		8,000	96,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
bulb	50	300	15,000			30000	
board switch	50	200	10,000			20000	
holder	50	40	2,000				
others			3,000				
Total	150	540	30000		0	50000	80,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
electronics	2300	69000	828000	869400	912870
Total Sales (A)	2300	69000	828000	869400	912870
Less. Variable Expense		0	0	0	0
bulb, board switch, holder	1800	54000	648000	680400	714420
Total variable Expense (B)	1800	54000	648000	680400	714420
Contribution Margin (CM) [C=(A-B)	500	15000	180000	189000	198450
Less. Fixed Expense					
Rent		300	3600	3600	3600
Electricity Bill		1000	12000	13000	14000
Mobile Bill		300	3600	3800	4000
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard		100	200	300	300
Bank service Charge			100	100	100
Total Fixed Cost		7000	83100	84400	85600
Net Profit (E) [C-D)		8000	96900	104600	112850
Investment Payback			20000	20000	20000

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>(BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	96900	104600	112850
1.3	Depreciation (Non cash item)			-
1.4	Opening Balance of Cash Surplus		76900	161500
	Total Cash Inflow	146900	181500	274350
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)	20,000	20000	20000
	Total Cash Outflow	70000	20000	20000
3	Net Cash Surplus	76900	161500	254350

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm tahirpur, Bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







Family picture

