

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



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

Name	:	<b>KOBIR MONDOL</b>
Age	:	01-01-1989 (28 Years)
Education, till to date	:	S,S,C
Marital status	:	Unmarried
Children	:	0 Son 0 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill:tatoli P.O:bastoli P.S: Kaliakair, Dist: Gazipur
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>KOMLA BEGUM</b>
(iii) Father's name	:	<b>KHALAK MONDOL</b>
(iv) GB member's info	:	Branch: Boroi bari, Centre # 76/m (Female), Member ID:7013/1, Group No: 04 Member since: 20/01/2009-2017 ( 8 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 200000/-, Outstanding loan: 8400
(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	:	09 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722477473
Mother's Contact No.	:	01622189075
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOMLA BEGUM** 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 business.

# Proposed Nobin Udyokta Business Info

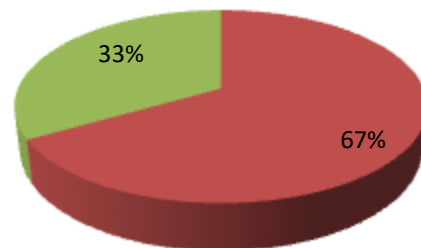
Business Name	:	<b>KOBIR ELECTRONICS</b>
Location	:	Taltoli,,bastoli,Kalikoir, Gazipur.
Total Investment in BDT	:	BDT 1,50,000/-
Financing	:	Self BDT 1 00,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪ Currently run a shop like as herbal medicin</li><li>▪ Average 20% gain on sales.</li><li>▪ The business is operating by entrepreneur. Existing no employe.</li><li>▪ Collects goods from Dahka .</li><li>▪ The shop is rented.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Khat,almari,dasin tabil,oaddrap,alna,ETC	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Khat,almari,dasin tabil,oaddrap,alna, ETC	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		1500	18000
Electric Bill		200	2400
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		100	1200
Gard		100	1200
Mobile Bill		200	2400
Total Fixed Cost (D)		8100	97200
Net Profit (E)= [C-D]		4500	54000

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
khat	05	8500	42500	02	8500	17000	59500
				02	8000	16000	16000
wardrop	06	5000	30000				30000
alna	05	900	4500	07	900	6300	10800
mircef	05	2700	13000			700	13700
others			10000				10000
			100000			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>					
Khat,almari,dasin tabil,oaddrap,alna, ETC	2400	72000	864000	907200	952560
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Less Variable Expense (B)</b>					
Khat,almari,dasin tabil,oaddrap,alna ETC	<b>1920</b>	<b>57600</b>	<b>691200</b>	725760	<b>762048</b>
<b>Total Variable Expense</b>	<b>1920</b>	<b>57600</b>	<b>691200</b>	<b>725760</b>	<b>762048</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>480</b>	<b>14400</b>	<b>172800</b>	<b>181440</b>	<b>190512</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		200	2400	2700	3000
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		100	1200	1200	1200
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
<b>Total Fixed Cost (D)</b>		<b>8100</b>	<b>97200</b>	<b>98200</b>	<b>99230</b>
<b>Net Profit (E)= [C-D]</b>		<b>6300</b>	<b>75600</b>	<b>79380</b>	<b>83349</b>
<b>Investment Pay Back</b>			<b>20000</b>	<b>20000</b>	<b>20000</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	50000		
1.2	Net Profit	75,600	79380	83349
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		55600	114980
	<b>Total Cash Inflow</b>	<b>125600</b>	<b>134,980</b>	<b>198,329</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70000</b>	<b>20000</b>	<b>20000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>55,600</b>	<b>114980</b>	<b>178329</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 09 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













# FAMILY PICTURE

