

Proposed NU Business Name: **PALASH ELECTRONICS**



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Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>PALASH MIA</b>
Age	:	19-03-1997 (20 Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	nill
No. of siblings:	:	01 Brother, 02 Sisters
Address	:	Vill: Chakla P.O Naruyamala P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>GOLAP BANU</b>
(iii) Father's name	:	<b>JOYNAL ABEDIN</b>
(iv) GB member's info	:	Branch: Gabtoli,Centre # 50 (Female), Member ID:4953/1, Group No: 05 Member since: 01-04-2000 (10Years) First loan: BDT 3,000 /- Outstanding loan: Nill
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01780-852037
Father's Contact No.	:	01741-285215
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Shadar Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GOLAP BANU** joined Grameen Bank since 06 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>PALASH ELECTRONICS</b>
Location	:	Chakla, Naruyamala, Gabtali, Bogra.
Total Investment in BDT	:	BDT 1,15,000/-
Financing	:	Self BDT 85,000/- (from existing business) 74% Required Investment BDT 30,000/- (as equity) 26%
Present salary/drawings from business (estimates)	:	BDT45,000
Proposed Salary	:	BDT 4,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; tv and others servicing.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

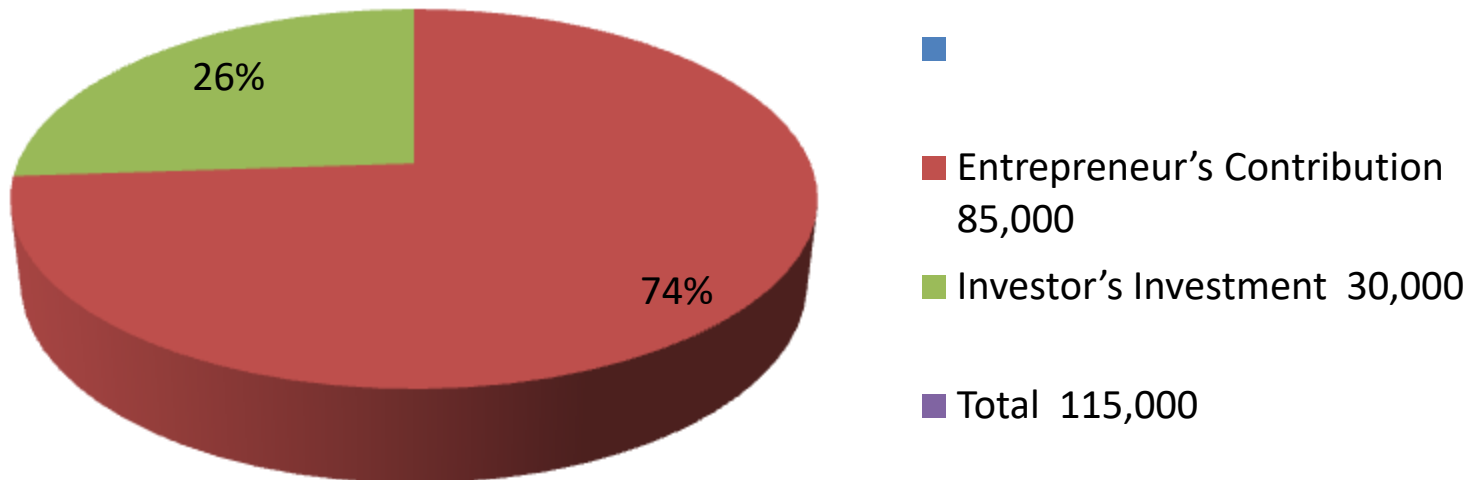
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Sale	800	24,000	288,000
<b>Total Sales (A)</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Variable Expense</b>			
Product cost	400	12,000	144,000
<b>Total variable Expense (B)</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,000	12,000
Electricity Bill		500	6,000
Transportation		600	7,200
Salary (self)		4,000	48,000
Salary (staf)		-	0
Entertainment		200	2,400
Guard		-	0
Generator		-	0
Mobile Bill		200	2,400
<b>Non cash item</b>			
Depreciation		0	0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,500</b>	<b>66,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Sound Box	4	15000	60,000	0	0	0	60,000
Computer	1	15000	15,000	0	0	0	15,000
Cables	0	0	0	5	1500	7,500	7,500
Dish Cables	0	0	0	2	1000	2,000	2,000
Energy Balb	0	0	0	5	1800	9,000	9,000
Others	1	10000	10,000	1	11500	11,500	21,500
Total	<b>0</b>		<b>85,000</b>	<b>0</b>		<b>30,000</b>	<b>115,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Sale	1,000	30,000	360,000	378,000	396,900
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Variable Expense</b>					
Purchase cost	500	15,000	180,000	189,000	198,450
<b>Total variable Expense (B)</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>	<b>189,000</b>	<b>198,450</b>
<b>Less. Fixed Expense</b>					
House rant		1,000	12,000	12,000	12,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		600	7,200	7,200	7,200
Salary (self)		4,000	48,000	48,000	48,000
Salary (staf)		-	0	0	-
Entertainment		200	2,400	2,400	2,400
Guard		-	0	0	-
Generator		-	0	0	-
Mobile Bill		200	2,400	2,400	2,400
<b>Non cash item</b>					
Depreciation		0	0	0	0
<b>Total fixed Cost (D)</b>		<b>6,500</b>	<b>78,000</b>	<b>78,000</b>	<b>78,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,500</b>	<b>102,000</b>	<b>111,000</b>	<b>120,450</b>
<b>Investment Payback</b>			<b>12,000</b>	<b>12,000</b>	<b>12,000</b>



## Cash flow projection on business plan (rec. & Pay)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	30,000		
1.2	Net Profit	102,000	111,000	120,450
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		90,000	189,000
	<b>Total Cash Inflow</b>	<b>132,000</b>	<b>201,000</b>	<b>309,450</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	30,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000	12,000
	<b>Total Cash Outflow</b>	<b>42,000</b>	<b>12,000</b>	<b>12,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>90,000</b>	<b>189,000</b>	<b>297,450</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop: Chakla,Gabtali,Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









# FAMILY PICTURE

