

Proposed NU Business Name: **RAJU ELECTRONICS**



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

Project verified by: MD. MIJAN PATOARY



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. RAJU AHMED
Age	:	01-12-1993(24Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	NO
No. of siblings:	:	1 Brother
Address	:	Vill: kamarbari,P.O: kamarbari,P.S: bagmara, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. MONUARA BIBI
(iii) Father's name	:	MD. SAHABUDDIN
(iv) GB member's info	:	Branch: Maria, Centre # 47(Female), Member ID: 7487/4 Group No: 10 Member since: 2006 First loan: BDT -5000
Further Information:		Existing Loan: BDT 10,000, Outstanding loan: 8900
(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	:	Kachamal bebsa
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01797750784
Father's Contact No.	:	01726735934
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONOARA BIBI joined Grameen Bank since 09 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	:	RAJU ELECTRONICS
Location	:	Jatragachi, bagmara,Rajshahi
Total Investment in BDT	:	BDT 266,000
Financing	:	Self BDT 216,000-(from existing business) 81% Required Investment BDT 50,000/-(as equity) 19%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15 ft x 10 ft = 150 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.

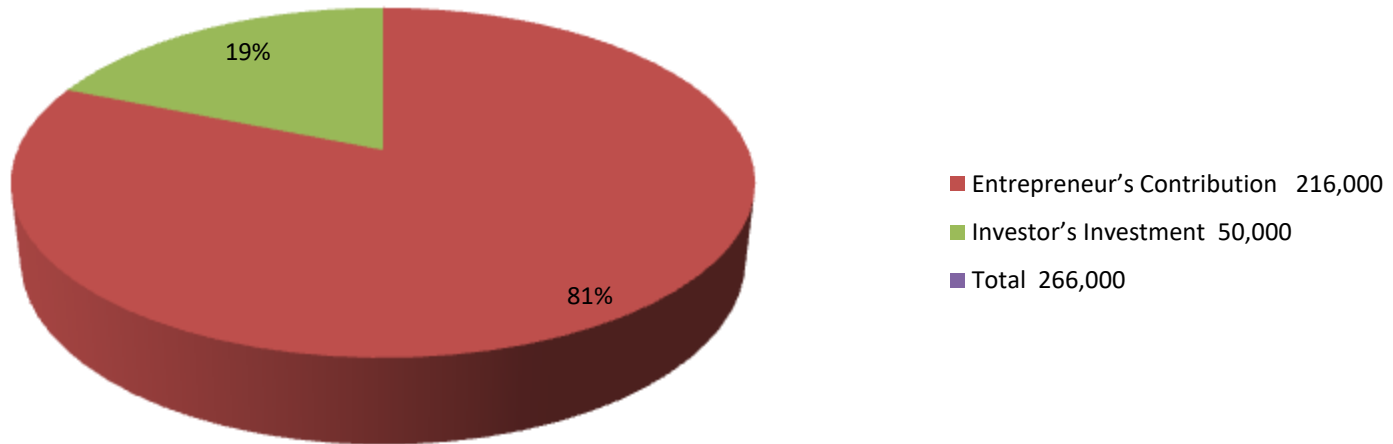
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Servicing=200 and sales=2000	2,200	66,000	792000
Total Sales (A)	2,200	66,000	792000
Less. Variable Expense		0	
sales of product	1,600	48,000	576000
Total variable Expense (B)	1,600	48,000	576000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		500	6,000
Mobile Bill		100	1,200
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		300	3,600
Entertainment			0
Salary (staff)			0
Bank service Charge			0
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		11,000	132,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
tv	5	10,000	50,000			30000	80,000
electric			100,000				100,000
mobile samogri			40,000				40,000
odio mechin	10	1000	10,000				10,000
electronics			10,000			20000	30,000
			216000			50000	266000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
sales	2700	81000	972000	1020600	1071630
Total Sales (A)	2700	81000	972000	1020600	1071630
Less. Variable Expense		0	0	0	0
sales of product	2000	60000	720000	756000	793800
Total variable Expense (B)	2000	60000	720000	756000	793800
Contribution Margin (CM) [C=(A-B)]	875	26250	315000	330750	347288
Less. Fixed Expense					
Rent		1000	12000	12000	12000
Electricity Bill		500	6000	6500	7000
Mobile Bill		100	1200	1300	1400
Salary (self)		5000	60000	60000	60000
Transportation		300	3600	3600	3600
Entertainment					
Salary (staff)					
Security Gard		100	1200	1300	1400
Bank service Charge			100	100	100
Total Fixed Cost		7000	84100	84800	85500
Net Profit (E) [C-D]		19250	230900	245950	261788
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	230900	245950	261788
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		210900	436850
	Total Cash Inflow	280,900	456850	698638
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	70,000	20000	20000
3	Net Cash Surplus	210.900	436850	678638

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: jatragachi,
kamarpara,bagmara,Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest



তারিখ : কামার বাজি থানা/উপজেলা : বাগামারা

ট্রেড লাইসেন্স (ব্যবসার)

বহি নং- ০৫

অর্থ বছর : ২০১৭-১৮

লাইসেন্স ধারীর নাম : মোঃ রাহু আহমেদ

পিতা/স্বামীর নাম : মোঃ মাহাবুদ্দিন

মাতার নাম : মোছাঃ মনোয়ারা বেগম

গ্রাম/মহল্লা : কামার বাজি ওয়ার্ড নং : ০৭

উপজেলা/থানা : বাগামারা জেলা :

প্রতিষ্ঠানের নাম : রাহু ইলেকট্রনিক্স

ঠিকানা : খাম্বাঙ্গাছি বাজার, বাগামারা, বা

পেশার ধরণ (ব্যবসা) : ইলেকট্রনিক্স

লাইসেন্স ফি প্রদানের পরিমাণ টাকা : ৪০০৫

কথায় : চারশত টাকা মাত্র

ব্যবসা/বৃত্তি/পেশা : ক্যামেরার সাথে

লাইসেন্স প্রদান করা হল। লাইসেন্স এর মেয়াদ : ৩০-০৬-২০১৮

তারিখ : ১৭-০২-২০১৮



