

Proposed NU Business Name: **REJAUL ELECTRONICS**



Project identification and prepared by: Rupaly Akter,
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Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD REJAUL KORIM
Age	:	30-12-1988 (30 Years)
Education, till to date	:	S,S C
Marital status	:	Married
Children	:	01 Daughter, 01 Son
No. of siblings:	:	01 Brother, 03Sister
Address	:	Vill: South Kalma, P.O: Dairy Farm P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKHINA BEGUM
(iii) Father's name	:	MD ALBAS SHEISH
(iv) GB member's info	:	Branch Ashulia, Centre # 24 (Female), Member ID 7167/2, Group No: 07 Member since: 20-10-2003(14 Years) First loan: BDT 5,000 Taka. Existing loan: BDT 20,000/-, Outstanding loan:0 /-
Further Information:		
(v) Who pays GB loan installment	:	Mather
(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 UDYAKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Electrical item
Business Experiences and Training Info	:	7 years experience in running business 4 Years in own business He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981030733
Family's Contact No.	:	01922615885
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKHINA BEGUM Joined Grameen Bank Since 14 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In House repair.

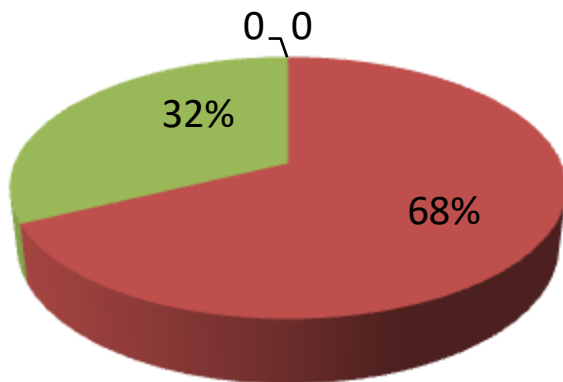
Proposed Nobin Udyakta Business Info

Business Name	:	REJAUL ELECTRONICS
Location	:	South Kalma, Saver, Dhaka.
Total Investment in BDT	:	BDT 750,000/-
Financing	:	Self BDT 4,20,000(from existing business) 68% Required Investment BDT 2,00,000 (as equity 32%)
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	11ft x 12ft = 132 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Electrical Business.▪The business is operating by entrepreneur. Existing 0 Employees.▪The business is under renting.▪Collects goods from Savar Nama Bazar,▪Agreed grace period is 3 months.

Existing Business (BDT)			
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electric Item	3000	90000	1080000
	0	0	0
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Electric Item	2520	75600	907200
Total variable Expense (B)	2,520	75600	907200
Contribution Margin (CM) [C=(A-B)	480	14400	172800
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		9,100	109200
Net Profit (E)= [C-D]		5,300	63600

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Light Item			70,000			25,000	95,000
Tar Item			60,000			25,000	85,000
suis Holder			50,000			50,000	100,000
Soket multiplak			10,000			50,000	60,000
Pipe, Chanel			20,000			30,000	50,000
Sarket Brekar			20,000				20,000
Stil Box			5,000				5,000
Miter			5,000				5,000
Mashin			50,000				50,000
advanced			80,000				80,000
Others			50,000			20,000	50,000
Total	0	0	420,000	0	0	200,000	6,20,000

Source of Finance



- Entrepreneur's Contribution 420,000
- Investor's Investment 200,000
- Total 620,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electric Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Electric Item	3360	100800	1209600	1270080	1333584
			0		
Total variable Expense (B)	3,360	100800	1209600	1270080	1333584
Contribution Margin (CM) [C=(A-B)]	640	19200	230400	241920	254016
Less Variable Expense			0		
Rent		2,000	24000	24,000	24000
Electricity bill		800	9600	10100	10600
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator			0	0	0
Bank charge		0	0	0	0
Mobile bill		500	6000	6100	6200
Total fixed cost (D)		10,200	122,400	123,500	124600
Net Profit (E)= [C-D]		9000	108000	118,420	129416
Investment Payback			80,000	80,000	80,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	108,000	118,420	129416
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28,000	66420
	Total Cash Inflow	308000	146420	195836
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	28,000	66420	115836

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 7 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; South Kalma, Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures









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যাবতীয়
মালামাল
পাইকারী
এক
খুচরা
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মোবাইল

[০১০]

ইলেকট্রিক
এখান
ইলেকট্রিক
পাইকারী
খুচরা





রেজাউল ইলেকট্রিক

বিশ্ববিদ্যালয়ের ডায়নামিক হাউস

শ্রোঃ মোঃ রেজাউল করিম

এখানে যাবতীয় ইলেকট্রিক মালামাল পাইকারী ও খুচরা বিক্রয় ও ফ্যানের কয়েক
বাধানো হয় এবং সু-দক্ষ মিস্ত্রী দ্বারা চ্যানেল ও কন্সল ওয়ারিং করা হয়।

লাভনু প্রাজা, দক্ষিণ কলমা চার রাস্তার মোড়, মাদ্রাসা রোড, সাতার, ঢাকা। মোবাঃ ০১৯৮১-০৩০৭৩৩



