

Proposed NU Business Name: **NILA ELECTRONICS**



Project identification and prepared by: MD. Lokman Hakim
Godagari Unite, Rajshahi

Project verified by: MD. MIZANUR RAHAMAN



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MASUD RANA
Age	:	07-12-1993(24 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	NO
No. of siblings:	:	01 Brother and 01 Sister
Address	:	Vill: Pirijpur,P.O: Pirijpur,P.S: Godagari 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. LIZU BEGUM
(iii) Father's name	:	MD. NIZAM UDDIN
(iv) GB member's info	:	Branch: Matikata, Godagari Centre # 07(Female), Member ID: 1772/3, Group No: 05 Member since: 19-12-2012(06Years) First loan: BDT 20000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 30000
(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	:	04 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Caram by Businuss Mind
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01787200186
Father's Contact No.	:	01770848330
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. LIZU BEGUM joined Grameen Bank since 06 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	NILA ELECTRONICS
Location	:	BIDIRPUR,PIRIJPUR, GODAGARI, RAJSHAHI
Total Investment in BDT	:	BDT 96000/-
Financing	:	Self BDT 46,000/-(from existing business) 48% Required Investment BDT 50,000/-(as equity) 52%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 08 ft= 80square ft
Security of the shop	:	BDT 15,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Garments business.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪After getting equity fund 1 employ will be appointed.▪The shop is rented.▪Collects goods from Rajshahi▪Agreed grace period is 3 months.

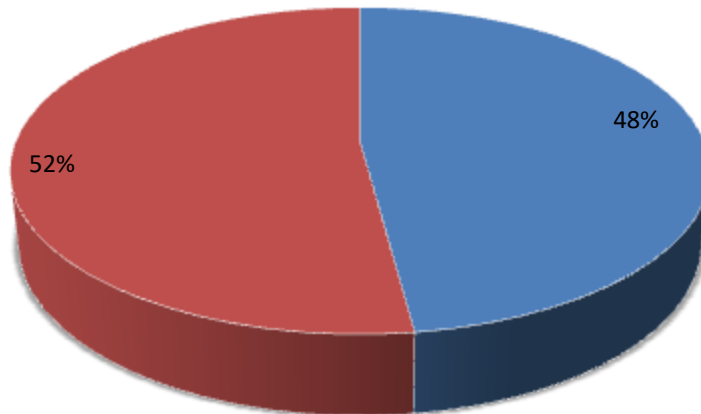
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics Item	400	12000	144000
Total Sales (A)	400	12000	144000
Less. Variable Expense			
Electronics Item	300	9000	108000
Total variable Expense (B)	300	45000	108000
Contribution Margin (CM) [C=(A-B)]	100	3000	36000
Servicing of income	300	9000	108000
Less. Fixed Expense			
Rent		750	9000
Electricity Bill		500	6000
Mobile Bill		200	2400
Salary (self)		5000	60000
Entertainment		200	2400
Transportation		500	6000
Guard		50	600
Total fixed Cost (D)		7200	86400
Net Profit (E) [C-D]		4800	57600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Watch	20000	20000	40000
Glass	4000	10000	14000
batry	6000	0	6000
electronic parts	10000	20000	30000
Mobile Exsoris	6000	0	6000
	0	0	0
	0	0	0
	0	0	0
	0	0	0
Total	46000	50000	96000

Source of Finance



- Entrepreneur's Contribution
46000
- Investor's Investment 50000
- Total 96000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Electronics	600	18000	216000	226800	238140
Total Sales (A)	600	18000	216000	226800	238140
Less. Variable Expense					
Electronics	250	7500	90000	94500	99225
Total variable Expense (B)	250	7500	90000	94500	99225
Contribution Margin (CM) [C=(A-B)]	150	4500	54000	56700	59535
Serviceing of income	350	10500	126000	132300	138915
5 Less. Fixed Expense					
Rent		750	9000	9000	9000
Electricity Bill		500	6000	6300	6500
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6500	7000
Entertainment		200	2400	2700	3000
Guard		50	600	800	1000
Bank service Charge			100	100	100
Total Fixed Cost		7200	86500	88100	89600
Net Profit (E) [C-D]		7800	93500	100900	108850
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2 nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	93500	100900	108850
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		73500	154400
	Total Cash Inflow	143500	174400	263250
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	73500	154400	243250

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Bidirpur , Godagari,
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









FAMILY PICTURE

