

Proposed NU Business: RABEYA ELECTRONICS



Project identification and prepared by: Md Nazim Uddin,
Nagarpur Unit Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

| | | |
|---|---|---|
| Name | : | MD.RABIUL ISLAM |
| Age | : | 01-02-1987 (29 Years) |
| Education, till to date | : | S.S.C |
| Marital status | : | Married |
| Children | : | 1Dauther 0Son |
| No. of siblings: | : | 2 Brothers 3 Sisters |
| Address | : | Vill: erata POST : sobothpur ,P.O:NAGARPAR P.S: Nagarpur, Dist: Tangail. |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name :MOST:RUPBANU BEGUM | : | |
| (iii) Father's name LET:ABDUR RASHID MIA | : | |
| (iv) GB member's info | : | Branch: sobothpurCentre # 22/M (Female), Member ID: 17553/ Group No:01 Member since: 05-05-2007(10Years) First loan: BDT = 5000 Last LAN :24,000 |
| Further Information: | : | Outstanding loan:=19226 |
| (v) Who pays GB loan installment | : | |
| (vi) Mobile lady | : | No |
| (vii) Grameen Education Loan | : | No |
| (viii) Any other loan like GB, BRAC, ASA, TMSS, BURO, 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 & Skill | : | 0 years of business experience. |
| Own Business and Training Info | : | 3 years experience in running business. He has no training |
| Other Own/Family Sources of Income | : | |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01704073995 |
| Family's Contact No. | : | 01743300075 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Nagarpur Unit, Tangail |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST:vanu begum

joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculcutal.

Proposed Nobin Udyokta Business Info

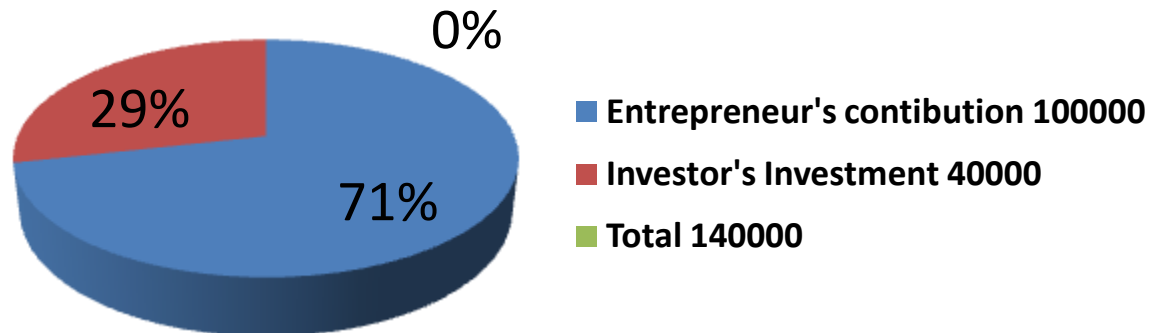
| | | |
|---|---|--|
| Business Name | : | RABEYA ELECTRONICES |
| Location | : | SOBOTHPUR BAZZAR NAGARPUR TANGAIL . |
| Total Investment in BDT | : | BDT 1,40,000/- |
| Financing | : | Self BDT 100,000/- (from existing business)71 % Required Investment BDT 40,000/- (as equity) 29 % |
| Present salary/drawings from business (estimates) | : | BDT 5,000 |
| Proposed Salary | : | BDT 5,000 |
| Size of shop | : | 10 ft x 12ft= 120square ft |
| Security of the shop | : | BDT 10,000 |
| Implementation | : | <ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like;supar star bulb , anergy bulb swice aled bulb ac/dc bulb gan swice batari tar etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is RENT . ▪Collects goods from .tangail ▪Agreed grace period is 3 months. |

Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|---|--------------|---------------|------------------|
| Revenue (sales) | | | |
| electric item | 3,000 | 90,000 | 1,080,000 |
| Servicing | 0 | 0 | 0 |
| Total Sales (A) | 3,000 | 90,000 | 1,080,000 |
| Less. Variable Expense | | | |
| electric item | 2,400 | 72,000 | 864,000 |
| Total variable Expense (B) | 2,400 | 72,000 | 864,000 |
| Contribution Margin (CM) [C=(A-B)] | 600 | 18,000 | 216,000 |
| Less. Fixed Expense | | | |
| Rent | | 500 | 6,000 |
| Electricity Bill | | 450 | 5,400 |
| Transportation | | 200 | 2,400 |
| Salary (self) | | 5,000 | 60,000 |
| Salary (staff) | | 0 | 0 |
| Entertainment | | 150 | 1,800 |
| Graud Bill | | 100 | 1,200 |
| Generator Bill | | 100 | 1,200 |
| Mobile Bill | | 200 | 2,400 |
| Total fixed Cost (D) | | 6,700 | 80,400 |
| Net Profit (E) [C-D] | | 11,300 | 135,600 |

| Investment Breakdown | | | | | | | | |
|-------------------------|----------|-------|----------------|---------------|----------|-------|---------------|----------------|
| Particulars | Existing | | | Particulars | Proposed | | | Proposed Total |
| | Quantity | Price | Unit Price | | Quantity | Price | Unit Price | |
| supar star bulb | 12 | 1500 | 18000 | | 0 | 0 | 0 | 18,000 |
| swice | 72 | 25 | 1800 | | 0 | 0 | 0 | 1,800 |
| anergy bulb | 14 | 250 | 3500 | anergybulp | 5 | 3000 | 15,000 | 18,500 |
| ald bulb | 11 | 400 | 4400 | | 0 | 0 | 0 | 4,400 |
| ac/dc balp | 5 | 500 | 2500 | | 0 | 0 | 0 | 2,500 |
| gan swice | 16 | 210 | 3360 | swice | 18 | 300 | 5,400 | 8,760 |
| batari | 35 | 280 | 9800 | batari | 20 | 255 | 5,100 | 14,900 |
| mmultiplag | 6 | 400 | 2400 | fan | 7 | 1000 | 7,000 | 9,400 |
| tar | 12 | 1500 | 18000 | tar | 5 | 1500 | 7,500 | 25,500 |
| Others | | 0 | 36240 | Others | | 0 | 0 | 36,240 |
| Security of Shop | | 0 | 0 | | | | | 0 |
| Machinaries | | 0 | 0 | | | | | 0 |
| Total | | | 100,000 | | | | 40,000 | 140,000 |

Source of Finance



Financial Projection (BDT)

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd year |
|---|--------------|----------------|------------------|------------------|------------------|
| Revenue (sales) | | | | | |
| electrictitem | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Servicing | 0 | 0 | 0 | 0 | 0 |
| Total Sales (A) | 4,000 | 120,000 | 1,440,000 | 1,512,000 | 1,587,600 |
| Less. Variable Expense | | | | | |
| electrictitem | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 |
| Total variable Expense (B) | 3,200 | 96,000 | 1,152,000 | 1,209,600 | 1,270,080 |
| Contribution Margin (CM) [C=(A-B)] | 800 | 24,000 | 288,000 | 302,400 | 317,520 |
| Less. Fixed Expense | | | | | |
| Rent | | 500 | 6,000 | 6,000 | 6,000 |
| Electricity Bill | | 450 | 5,400 | 5,670 | 5,954 |
| Transportation | | 200 | 2,400 | 2,520 | 2,646 |
| Salary (self) | | 5,000 | 60,000 | 60,000 | 60,000 |
| Salary (staff) | | 0 | 0 | 0 | 0 |
| Entertainment | | 150 | 1,800 | 1,890 | 1,985 |
| Graud Bill | | 100 | 1,200 | 1,260 | 1,323 |
| Generator Bill | | 100 | 1,200 | 1,260 | 1,323 |
| Mobile Bill | | 200 | 2,400 | 2,520 | 2,646 |
| Non Cash Item | | | | | |
| Depreciation | | 0 | 0 | 0 | 0 |
| Total Fixed Cost | | 6,700 | 80,400 | 81,120 | 81,876 |
| Net Profit (E) [C-D] | | 17,300 | 207,600 | 221,280 | 235,644 |
| Investment Payback | | | 16,000 | 16,000 | 16,000 |

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

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---|---------------------|---------------------|---------------------|
| 1 | Cash Inflow | | | |
| 1.1 | investment infusion investor | 40,000 | | |
| 1.2 | Net Profit | 207,600 | 221,280 | 235,644 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 191,600 | 396,880 |
| | Total Cash Inflow | 247,600 | 412,880 | 632,524 |
| 2 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 40,000 | | |
| 2.2 | Payment of GB Loan | | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 16,000 | 16,000 | 16,000 |
| | Total Cash Outflow | 56,000 | 16,000 | 16,000 |
| 3 | Net Cash Surplus | 191,600 | 396,880 | 616,524 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিজলী

ক্যাবলস

কম্পিউটার ক্যাবলসে সর্বোচ্চ গুণমান



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মেসার্স রাবেয়া ইলেকট্রিক

১০৬ ডি.এস.এ. রাস্তা, মিলনগুড়, গাজীপুর। ০১৭৭৮৪১৪২৬৩



















FAMILY PICTURE

