

## Proposed NU Business Name: **R-ONE ELECTRONICS**



Project identification and prepared by: Aziz Ahmed  
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>RUBEL MIAH</b>
Age	:	15-06-1990 (25 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Dhamunda, P.O: Patita Para, P.S: Kalihati, 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	:	<b>ROMESA BEGUM</b>
(iii) Father's name	:	<b>ABDUS SALAM</b>
(iv) GB member's info	:	Branch: Khilda kalihati, Centre # 59(Female), Member ID: 4469, Group No: 02 Member since: 27-11-2005 (10Years) First loan: 2,500 taka.
Further Information:		Existing loan: BDT 35,000 Outstanding loan: BDT 34,230
(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 3 years training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-549742
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

ROMESA BEGUM joined Grameen Bank since 10 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>R-ONE ELECTRONICS</b>
Location	:	Bagutil Bazar, Khilda, Kalihati, Tangail.
Total Investment in BDT	:	BDT 3,58,000/-
Financing	:	Self BDT 2,08,000/-(from existing business) 58% Required Investment BDT 1,50,000/-(as equity) 42%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	9 ft x 14 ft= 126 square ft
Security of the shop	:	BDT 24,000
Implementation	:	<ul style="list-style-type: none"><li>▪Manufacturer of Volt stabilizer &amp; UPS.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing six employee.</li><li>▪After getting equity fund two employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul>

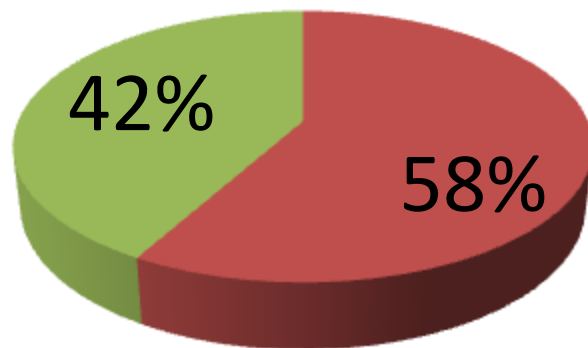
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Stabilizer & UPS	175,000	2,100,000
<b>Total Sales (A)</b>	<b>175,000</b>	<b>2,100,000</b>
<b>Less. Variable Expense</b>		
Stabilizer & UPS	131,250	1,575,000
<b>Total variable Expense (B)</b>	<b>131,250</b>	<b>1,575,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>43,750</b>	<b>525,000</b>
<b>Less. Fixed Expense</b>		
Rent	1,000	12,000
Electricity bill	500	6,000
Mobile Bill	500	6,000
Salary (self)	5,000	60,000
Salary (staff)	24,000	288,000
Entertainment	500	6,000
Transportation	4,000	48,000
Guard	150	1,800
<b>Total fixed Cost (D)</b>	<b>35,650</b>	<b>427,800</b>
<b>Net Profit (E) [C-D]</b>	<b>8,100</b>	<b>97,200</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Super Cable (40kg x 800)	32,000	30,000	62,000
Controller Circuit (300 x 220)	66,000	40,000	106,000
Controller Forma (450 x 20)	9,000	-	9,000
AC Cord (230 x 150)	34,500	-	34,500
Core (200kg x 130)	26,000	50,000	76,000
Socket (200 x 30)	6,000	-	6,000
Volt (200 x 30)	6,000	-	6,000
Switch (200 x 15)	3,000	-	3,000
Caching	12,000	-	12,000
Auto Volt Stabilizer	13,500	30,000	43,500
<b>Total</b>	<b>208,000</b>	<b>150,000</b>	<b>358,000</b>

## Source of Finance



- Entrepreneur's Contribution 208,000
- Investor's Investment 150,000
- Total 358,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Stabilizer & UPS	250,000	3,000,000	3,150,000	3,307,500
<b>Total Sales (A)</b>	<b>250,000</b>	<b>3,000,000</b>	<b>3,150,000</b>	<b>3,307,500</b>
<b>Less. Variable Expense</b>				
Stabilizer & UPS	187,500	2,250,000	2,362,500	2,480,625
<b>Total variable Expense (B)</b>	<b>187,500</b>	<b>2,250,000</b>	<b>2,362,500</b>	<b>2,480,625</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>62,500</b>	<b>750,000</b>	<b>787,500</b>	<b>826,875</b>
<b>Less. Fixed Expense</b>				
Rent	1,000	12,000	12,000	12,000
Electricity bill	500	6,000	7,000	8,000
Mobile Bill	600	7,200	8,000	9,000
Salary (self)	5,000	60,000	60,000	60,000
Salary (staff)	32,000	384,000	384,000	384,000
Entertainment	500	6,000	7,000	8,000
Transportation	6,000	72,000	74,000	76,000
Guard	150	1,800	2,000	2,200
<b>Total Fixed Cost</b>	<b>45,750</b>	<b>549,000</b>	<b>554,000</b>	<b>559,200</b>
<b>Net Profit (E) [C-D]</b>	<b>16,750</b>	<b>201,000</b>	<b>233,500</b>	<b>267,675</b>
<b>Investment Payback</b>		<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



# 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>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	201,000	233,500	267,675
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,000	314,500
	<b>Total Cash Inflow</b>	<b>351,000</b>	<b>374,500</b>	<b>582,175</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	<b>Total Cash Outflow</b>	<b>210,000</b>	<b>60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>141,000</b>	<b>314,500</b>	<b>522,175</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:08  
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;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

**R-One**  
HEAVY DUTY

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Md. Rokon-Uz-Zaman (Rubel)

Proprietor

Mobile: 01710-549742

**R-One Electric And Electrical Works**



বাগুটিয়া বাজার, কালিহাতী, টাঙ্গাইল।

E-mail: [r-oneelectric@yahoo.com](mailto:r-oneelectric@yahoo.com)





























































# FAMILY PICTURE

