

## Proposed NU Business Name: **FEROJ ELECTRONICS**



Project identification and prepared by: Aziz Ahmad.  
Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.MINTU BAPARI</b>
Age	:	02-06-1982 (33 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	1 son & 2 Daughter
No. of siblings:	:	2 Brothers@ 3 sisters
Address	:	Vill: Fultola P.O: F kuchuti , 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>MST.MILON BEGUM</b>
(iii) Father's name	:	<b>MD.SONA MIA</b>
(iv) GB member's info	:	Branch: Palima Kalihati Centre # 74 (Female), Member ID: 8522/1, Group No: 03 Member since: 12-03-2003(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT 45520/-
(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	:	12 years experience in running business. He has 5 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01775-720498
Mother's Contact No.	:	01627-988469
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

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

Mst.Milon Begum joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>FEROJ ELECTRONICS</b>
Location	:	Palima Bus Stand, Kalihati,Tangail.
Total Investment in BDT	:	BDT 70,000
Financing	:	Self BDT 40,000(from existing business) 44% Required Investment BDT 50,000(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	058ft x 12 ft= 96 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods likes:Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Elenga Bazar.</li><li>▪Agreed grace period is 4 months.</li></ul>

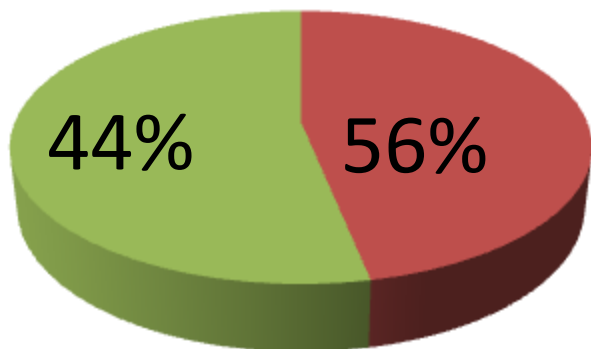
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor etc.	500	15000	180000
Servicing	300	9000	108000
<b>Total Sales (A)</b>	800	24000	288000
<b>Less Variable Expense</b>			
Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor et	400	12000	144000
<b>Total variable Expense (B)</b>	400	12000	144000
<b>Contribution Margin (CM) [C=(A-B)</b>	400	12000	144000
<b>Less Variable Expense</b>			
Rent		600	7200
Electricity bill		300	3600
Transportation		400	4800
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		7,000	84000
<b>Net Profit (E)= [C-D]</b>		5,000	60000

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Flyback,Cirkit	5000	15 ,000	20,000
lc,Battery,Coil	10,000	10,000	20,000
Tenstand,Remote,Bc Cirkit	10,000	5000	15,000
Speaker tube,Dvd laser	5000	10,000	15,000
Television batch,light	5000	5,000	10,000
Kesing,pm	5000	5,000	10,000
<b>Total</b>	<b>40,000</b>	<b>50,000</b>	<b>90,000</b>

## Source of Finance



Entrepreneur Contribution: 40,000

Investors Investment : 50,000

Total Investment : 90,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Bulb,fan,switch board,headphone, etc.	1000	30000	360000	378000
Servicing	400	12000	144000	151200
<b>Total Sales (A)</b>	1400	42000	504000	529200
<b>Less Variable Expense</b>				
Bulb,fan,switch board,headphone, etc.	800	24000	288000	302400
Item				
<b>Total variable Expense (B)</b>	800	24000	288000	302400
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000	226800
<b>Less Variable Expense</b>				
Rent		600	15,000	15,000
Electricity bill		300	3600	4000
Transportation		700	8,400	9,000
Salary (Self)		5000	60000	60000
Salary(Staff)				0
Entertainment		300	3600	3600
Generator		0	0	0
Guard		200	2400	2400
Mobile bill		400	4800	4800
<b>Total fixed cost (D)</b>		7,500	97,800	98,800
<b>Net Profit (E)= [C-D]</b>		10500	126000	128,000
Investment Payback			<b>30,000</b>	30,000



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	126,000	128,000
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		66,000
	<b>Total Cash Inflow</b>	226000	194000
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
	<b>Total Cash Outflow</b>	160,000	60000
3	<b>Net Cash Surplus</b>	66,000	134000

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0,Experience & Skill : 12 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









































গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মিন্টু সোপারী

Name: MD. MINTO SAPIRI

পিতা: মোঃ মোকাম্মিল

তারিখ: ০২ জানুয়ারি ১৯৮২

Date of Birth: 02 Jan 1982

*Minto*

ID NO: 9314736299812

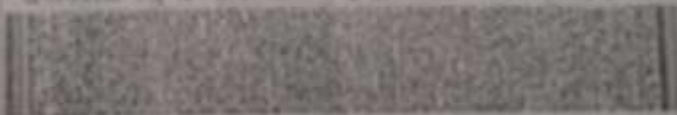
এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে ফেলা  
কোনো ক্ষেত্রে ত্রুটি নির্ধারণ করা হবে।

ক্রিয়াকার: ঢাকা/স্বাক্ষর, মুলতাল, মুলতাল, মুলতাল, এর ছাড়া - ১৯৮২, মুলতাল, মুলতাল

*Am*

জাতীয় পরিচয়পত্র হারিয়ে

প্রদানের তারিখ: ২০/০৮/২০০৮





# FAMILY PICTURE

