Proposed NU Business Name: JANATA ELECTRONICS & SKY SOLAR



Project identification and prepared by: Md. Shohidul Islam, Elashine Unit, Taniail

Project verified by: MD. Mizanur Rahman Patowary



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	ARIF HOSSEN		
Age	:	14-05-1996 (20 Years)		
Education, till to date	:	S.S.C		
Marital status	:	Unmarried		
Children	:	N/A		
No. of siblings:	:	2 Brothers & 1 Sister		
Address	:	Vill: Goyhata, P.O: Nagorpur, P.S: Nagorpur, Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father ARIFA BEGUM ARIFA BEGUM MD. SAMSUL HAQUE Branch: Goyahata, Centre # 21(Female), Member ID: 6381, Group No: 09 Member since: 10-04-2007 (<i>08Years</i>) First Ioan: BDT 10,000		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan	:	Existing Loan: NIL, Outstanding Ioan: NIL N/A No 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	:	5 years experience in running business.
Training Info	:	He has 1 Year training.
Other Own/Family Sources of Income	:	_
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779620192
Mother's Contact No.	:	019*47002238
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elashine Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARIFA BEGUM joined Grameen Bank since 08 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

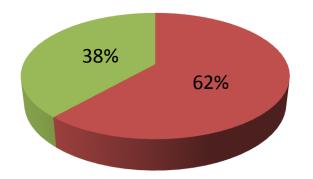
Proposed Nobin Udyokta Business Info				
Business Name	:	JANATA ELECTRONICS & SKY SOLAR		
Location	:	Goyahata		
Total Investment in BDT	:	BDT 2,08,000/-		
Financing	:	Self BDT 128,000/-(from existing business) 62% Required Investment BDT 80,000/-(as equity) 38%		
Present salary/drawings from business (estimates)	:	BDT 5,000/-		
Proposed Salary	:	BDT 4,000/-		
Size of shop	:	10 ft x 10 ft= 100 square ft		
Security of the shop	:	BDT 50,000/-		
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Electronics Item, Mobile accessories, Solar items etc. Average 15% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangail. Agreed grace period is 3 months. 		

Existing Business (BDT)

		· · · · · ·	
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electronics Item, Mobile accessories, Solar items etc.	2200	66000	792000
Bikash	60	1800	21600
Flexiload	54	1620	19440
Total Sales (A)	2314	69420	833040
Less Variable Expense			
Electronics Item, Mobile accessories, Solar items etc.	1870	56100	673200
Total variable Expense (B)	1,870	56100	673200
Contribution Margin (CM) [C=(A-B)	444	13320	159840
Less Variable Expense			
Rent		600	7200
Electricity bill		300	3600
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Guard		100	1200
Mobile bill		500	6000
Total fixed cost (D)		7,200	86400
Net Profit (E)= [C-D]		6,120	73440

Investment Breakdown					
Particulars Existing Proposed Total					
Electronic accessories & items	91,200	24,000	115200		
Solar items	4,800		4800		
Mobile accessories	7,000	16,000	23000		
Bkash & flexiload	25,000	20,000	45000		
Energy bulb	0	20,000	20000		
	128,000	80,000	208000		

Source of Finance



Entrepreneur's Contribution 128,000
 Investor's Investment 80,000
 Total 208,000

Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Electronics Item, Mobile accessories, Solar items etc.	3400	102000	1224000	1285200
Bikash	80	2400	28800	30240
Flexiload	64	1920	23040	24192
Total Sales (A)	3544	106320	1275840	1339632
Less Variable Expense				
Electronics Item, Mobile accessories, Solar items etc.	2890	86700	1040400	1092420
Item				
Total variable Expense (B)	2,890	86700	1040400	1092420
Contribution Margin (CM) [C=(A-B)	654	19620	235440	247212
Less Variable Expense				
Rent		600	7,200	7,200
Electricity bill		400	4800	5000
Transportation		500	6000	6,400
Entertainment		200	2400	2400
Mobile bill		400	4800	5000
Total fixed cost (D)		7,100	85200	86,000
Net Profit (E)= [C-D]		12520	150240	161,212
Investment Payback			48,000	48,000

Cash	Cash flow projection on business plan (rec. & Pay)			
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	150,240	161,21	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		102,24	
	Total Cash Inflow	230240	26345	
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48000	4800	
	Total Cash Outflow	128,000	4800	
3	Net Cash Surplus	102,240	21545	



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 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;

THREATS

Theft Fire Political unrest Pictures











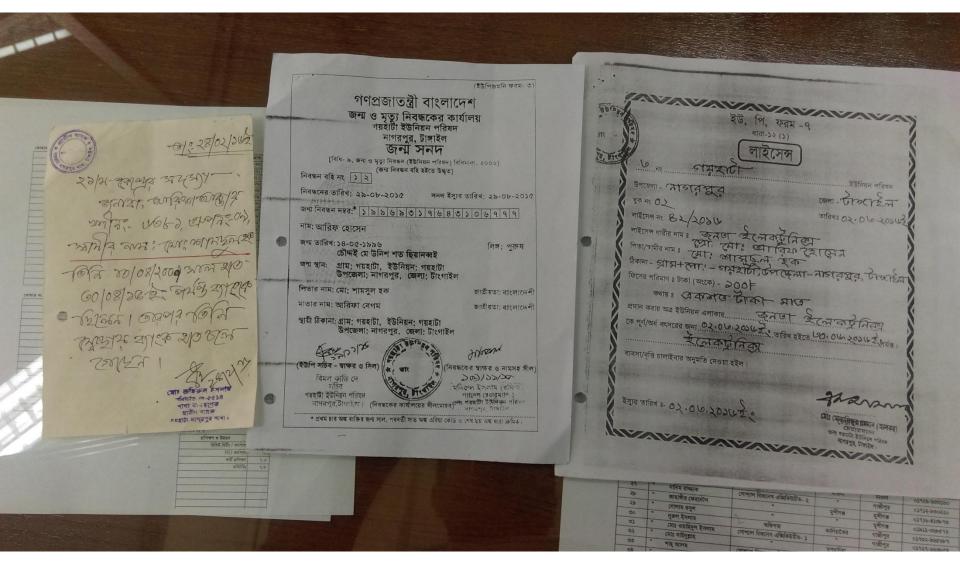












FAMILY PICTURE

