Proposed NU Business Name: PRINCE ELECTRONICS & BIDDUT BIPONEE



Project identification and prepared by: Md. Ebadat Hossain Sarkar, Puthiya Unit, Rajshahi

Project verified by: Md. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	HASAN MOHAMMAD JAKARIA	
Age	:	22-02-1993 (23 Years)	
Education, till to date	:	BBA (MARKETING)	
Marital status	••	Unmarried	
Children		N/A	
No. of siblings:	:	2 Brothers	
Address	:	Vill: Jholmoliya, P.O: Jiopara, P.S: Puthiya, Dist: Rajshahee	
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 MST. BABY BEGUM MD. HAFIJUR RAHMAN Branch: Puthiya, Centre # 05(Female), Member ID: 1378,Group No:08 Member since: 05-03-2009 (06 Years) First loan: 10,000 taka.	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc		Existing Loan: BDT 30,000 Outstanding loan:25617 BDT Nil No No 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	:	04years.
Training Info	:	He has 1 Year training.
Other Own/Family Sources of Income	:	Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740324365
Mother's Contact No.	:	01794910912
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthiya Unit, Rajshahi.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

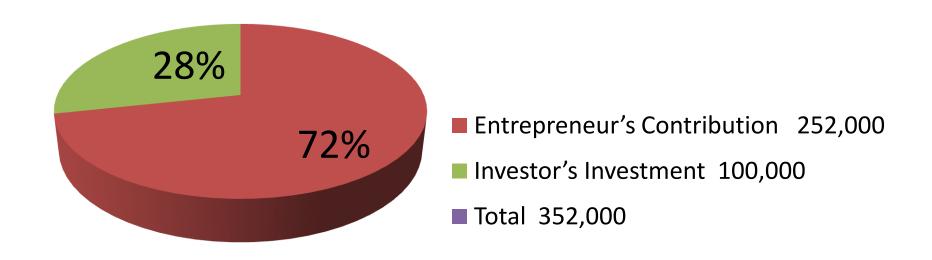
MST. BABY BEGUM joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info			
Business Name	:	PRINCE ELECTRONICS & BIDDUT BIPONEE	
Location	•	Jholmolia Bazaar, Puthia, Rajshashi	
Total Investment in BDT	••	BDT 3,52,000	
Financing	••	Self BDT 2,52,000(from existing business)72% Required Investment BDT 1,00,000(as equity) 28%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	50 ft x 12.ft= 600 square ft	
Security of the shop	:	Nil	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like Electronics Items. Average 15% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is owned. Collects goods from Dhaka, Rajshahi. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Electronics Item	5,000	150,000	1,800,000	
Total Sales (A)	5,000	150,000	1,800,000	
Less. Variable Expense				
Electronics Item	4,250	127,500	1,530,000	
Total variable Expense (B)	4,250	127,500	1,530,000	
Contribution Margin (CM) [C=(A-B)	750	22,500	270,000	
Less. Fixed Expense				
Rent		3,500	42,000	
Electricity Bill		1,500	18,000	
Mobile Bill		300	3,600	
Salary (self)		5,000	60,000	
Transportation		3,000	36,000	
Entertainment		200	2,400	
Guard		150	1,800	
Total fixed Cost (D)		13,650	63,600	
Net Profit (E) [C-D)		8,850	206,400	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Fridge (5 x 25000)	125,000	50,000	175,000	
Television (50 x 12000)	60,000	24,000	84,000	
Ceiling Fan (15 x 1500)	22,500	15,000	37,500	
Gas Stove, Pressure cooker, Box	44,500	11,000	55,500	
fan etc				
Total	252,000	100,000	352,000	

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Electronics Item	7,150	214,500	2,574,000	2,702,700	
Total Sales (A)	7,150	214,500	2,574,000	2,702,700	
Less. Variable Expense					
Electronics Item	6,078	182,325	2,187,900	2,297,295	
Total variable Expense (B)	6,078	182,325	2,187,900	2,297,295	
Contribution Margin (CM) [C=(A-B)	1,073	32,175	386,100	405,405	
Less. Fixed Expense					
Rent		3,500	42,000	42,000	
Electricity Bill		1,500	18,000	19,000	
Mobile Bill		400	4,800	5,500	
Salary (self)		5,000	60,000	60,000	
Transportation		4,500	54,000	56,000	
Entertainment		200	2,400	3,000	
Guard		150	1,800	2,000	
Total Fixed Cost		15,250	183,000	187,500	
Net Profit (E) [C-D)		16,925	203,100	217,905	
Investment Payback			60,000	60,000	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	203,100	217,905
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		143,100
	Total Cash Inflow	303,100	361,005
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	143,100	301,005

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; Regular customers;

THREATS

Theft

Fire

Political unrest

Pictures



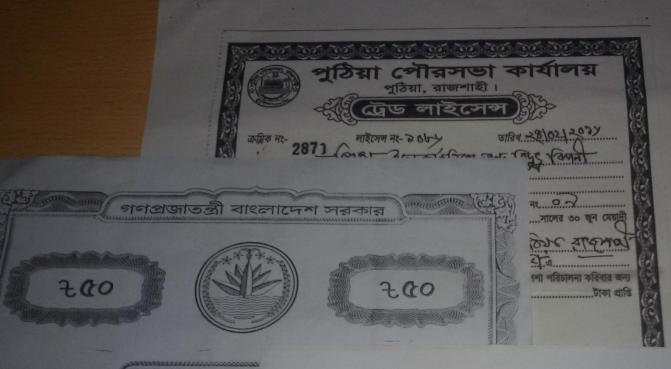












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Pros.

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FAMILY PICTURE

