Proposed NU Business Name: ROHOMAN ELECTRONICS



Project identification and prepared by: Md. Raju ahmed, NobabgonjUnit, Dhaka

Project verified by: Susanta Kumar Biswas



Brief Bio of The Proposed Nobin Udyokta				
Name	:	REJAUR RAHMAN		
Age	:	06-02-1986 (30 Years)		
Education, till to date	:	HSC		
Marital status	:	Unmarried		
Children	:	-		
No. of siblings:	:	3Brothers		
Address	:	Vill: Bahra, P.O: Bahra, P.S: Nobabganj, Dist: Dhaka		
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 PAPIYA RAHMAN MOHAMMAD NOJIBUR RAHMAN Branch: komorgonj, Nobabgonj, Centre # 27(Female), Member ID: 2353/3, Group No: 03 Member since: 01-03-2008 (08 Years) First loan: BDT 15,000		
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 250000, Outstanding loan: 1,55,700 N/A 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	:	10 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711515279
Mother's Contact No.	:	01912300046
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

PAPIYA RAHMAN joined Grameen Bank since 08 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

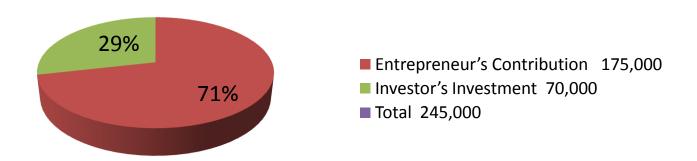
Proposed Nobin Udyokta Business Info			
Business Name	:	ROHOMAN ELECTRONICS	
Location	:	Komorgonj bajar, nobabgonj, Dhaka	
Total Investment in BDT	:	BDT 245,000/-	
Financing	:	Self BDT 1,75,000/-(from existing business) 71% Required Investment BDT 70,000/-(as equity) 29%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	08ft x 06ft= 48 square ft	
Security of the shop	:	BDT 1,00,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; telecom business. Average % gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)	2 3,		,
Bikash	270	8100	97200
Flexiload	210	6300	75600
Total Sales (A)	480	14400	172800
Less Variable Expense			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)	480	14400	172800
Less Variable Expense			
Rent		2,000	24000
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		200	2400
Mobile bill		200	2400
Total fixed cost (D)		8,400	100800
Net Profit (E)= [C-D]		6,000	72000

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Bkash	80,000	50,000	130000		
Flexiload	50,000	15,000	65000		
Others	5,000	0	5000		
Rack, Freeze, Computer	40,000	0	40000		
SIM		5,000	5000		
	175,000	70,000	245000		

Source of Finance



Financial Projection (BDT)					
Paticular	Daily	Monthly	Year1	Year 2	
Revenue(Sales)					
Bikash	360	10800	129600	136080	
Flexiload	320	9600	115200	120960	
Total Sales (A)	680	20400	244800	257040	
Less Variable Expense					
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)	680	20400	244800	257040	
Less Variable Expense					
Rent		2,000	24,000	9,800	
Electricity bill		500	6000	2000	
Transportation		600	7200	7,400	
Salary (Self)		5000	60000	60000	
Entertainment		300	3600	3600	
Mobile bill		200	2400	3800	
Total fixed cost (D)		8,600	103200	86,600	
Net Profit (E)= [C-D]		11800	141600	170,440	
Investment Payback			72,000	72,000	

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	70,000	
1.2	Net Profit	141,600	170,440
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		99,600
	Total Cash Inflow	211600	270040
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	99,600	228040

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









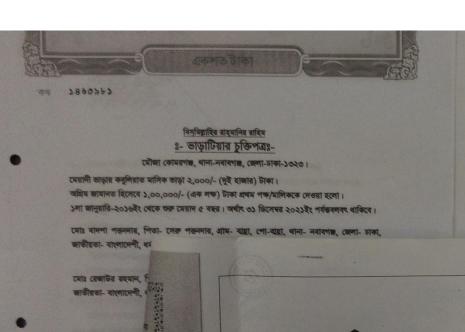












পরম করুনাময় মহান

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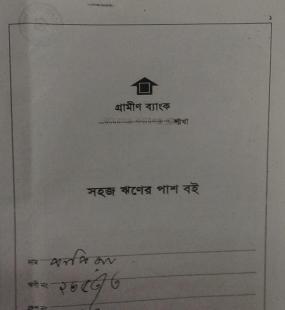
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জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
বাপ্তা ইউনিয়ন পরিষদ
নবাবণপ্র, ডাকা
জন্ম সনদ

্বিধি- ৯. জন্ম ও মৃত্যু মিবক্স (ইউনিয়ন পৰিষদ) বিবিয়ালা, ২০০৬) (জন্ম মিলমেল ল'ছ হটতে উদ্ধৃত)

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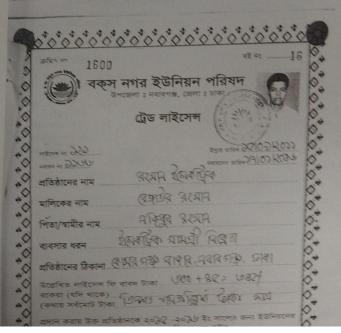
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নাম: রেজাউর রহমান

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PR NEED



FAMILY PICTURE

