

**Proposed NU Business Name: TORA ELECTRONICS & MOBILE SERVICE**



Project identification and prepared by: MD Nurul Islam  
Tangail Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



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

Name	:	<b>ANTU NEOGI</b>
Age	:	07-01-1988 (27 Years)
Education, till to date	:	ClassTen
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	2 Brothers
Address	:	Vill: Shanbari, P.O: Elasin, P.S: Delduar, 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>KALPANA NEOGI</b>
(iii) Father's name	:	<b>SADHON NEOGI</b>
(iv) GB member's info	:	Branch:Elasin Delduar ,Centre # 10 (Female), Member ID:3403, Group No: 05 Member since: 11-11-2007(08 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 30000 , Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 Training Info	:	10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01681677347
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KALPANA NEOGI** joined Grameen Bank since 08 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>TORA ELECTRONICS &amp; MOBILE SERVICE</b>
Location	:	Elasin Baazar,Delduar, Tangail
Total Investment in BDT	:	BDT 140,000/-
Financing	:	Self BDT 60,000/-(from existing business) 43% Required Investment BDT 80,000/-(as equity) 57%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15 ft= 150 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Computer,Tv parts items,mobile accessories etcetc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.Dhaka,Tangail</li><li>▪The shop is rented.</li><li>▪Collects goods from</li><li>▪Agreed grace period is 3 months.</li></ul>

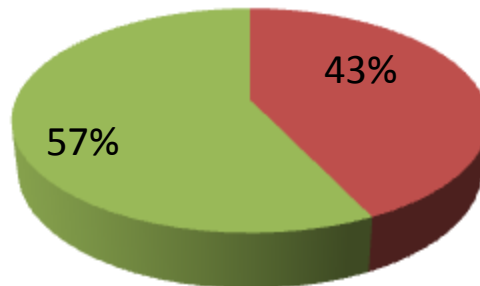
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Mobile accesroies, Tv parts,computer	800	24000	288000
Servicing	300	9000	108000
<b>Total Sales (A)</b>	1100	33000	396000
<b>Less Variable Expense</b>			
Cosmetics,Stationary & Ornaments	640	19200	230400
<b>Total variable Expense (B)</b>	640	19200	230400
<b>Contribution Margin (CM) [C=(A-B)]</b>	460	13800	165600
<b>Less Variable Expense</b>			
Rent		1,000	12000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Mobile bill		200	2400
<b>Total fixed cost (D)</b>		7,600	91200
<b>Net Profit (E)= [C-D]</b>		6,200	74400

## Investment Breakdown

Particulars	Existing	Proposed	Total
Computer	15,000	0	15000
Mobile battery	12,000	0	12000
Charger	3,600	0	3600
Display	4,150	0	4150
TV parts	5,000	0	5000
Casing	3,750	0	3750
Others	10,000	0	10000
Fan,Rack,Table	6,500	0	6500
Mobile parts		10000	10000
Electronics itesm		50000	50000
Mobile		20000	20000
	60,000	80,000	140000

## Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 80,000
- Total 140,000

# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Cosmetics,Stationary & Ornaments	1200	36000	432000	453600
Servicing	420	12600	151200	158760
<b>Total Sales (A)</b>	1620	48600	583200	612360
<b>Less Variable Expense</b>				
Cosmetics,Stationary & Ornaments	960	28800	345600	362880
Item				
<b>Total variable Expense (B)</b>	960	28800	345600	362880
<b>Contribution Margin (CM) [C=(A-B)</b>	660	19800	237600	249480
<b>Less Variable Expense</b>				
Rent		1,000	12,000	9,800
Electricity bill		500	6000	6200
Transportation		700	8400	8,600
Salary (self)		5000	60000	60000
Entertainment		300	3600	3600
Guard		200	2400	2400
Mobile bill		300	3600	3800
<b>Total fixed cost (D)</b>		7,800	93600	92,000
<b>Net Profit (E)= [C-D]</b>		12000	144000	157,480
Investment Payback			<b>48,000</b>	<b>48,000</b>



# 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	144,000	157,480
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		96,000
	<b>Total Cash Inflow</b>	224000	253480
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	48000
	<b>Total Cash Outflow</b>	128,000	48000
3	<b>Net Cash Surplus</b>	96,000	205480

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 10Years  
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

# এলা ইলেকট্রনিক্স এন্ড মোবাইল সার্ভিসিং

থো: অলু শিরোপা-Ph: 01681-677347

এখানে টিভি ও মোবাইল মেরামত  
সহ সৌরবিদ্যুৎ বিক্রী করা হয়।

সংখ্যা: ৩১৭৮৯৯



মোবাইল সার্ভিসিং করা হয়

মোবাইল সার্ভিসিং করা হ







মোবাইল

















গ্রামীণ ব্যাংক

সহজ স্বপ্নের পাশে  
সুখের  
সংগঠন।

সহজ স্বপ্নের পাশে বই

নাম: নূরুজ্জামান

কলি নং: ৩৪০৬

গ্রাম নং: ১৪

পোস্ট নং: ১৪০৬

পোস্ট অফিস: আলতা

বই ইস্যুর তারিখ: ০১/০৮/১৩

গ্রাম্য ব্যবস্থাপকের স্বাক্ষর: [Signature]

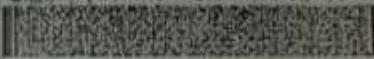
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: আবু নিয়াজী  
 Name: ABU NIJOJ  
 পিতা: আবু নিয়াজী  
 মাতা: আবু নিয়াজী  
 Date of Birth: 07 Jun 1988  
 ID NO: 9312347533998

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র হারিয়ে ফেললে  
 ক্ষেত্রের পাসপোর্ট প্রাপ্তি হতে বাধিত করা হতে পারে।

স্বাক্ষর: [Signature]

জাতীয় পরিচয়পত্র প্রদানের তারিখ: ১১/০৮/২০০৭



# FAMILY PICTURE

