

Proposed NU Business Name: **KALAM ELECTRONICS**



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Project verified by: MD. Mujharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. KALAM PRAMANIK
Age	:	11-07-1981 (34 Years)
Education, till to date	:	Class V
Marital status	:	Married
Children	:	1 daughter 1 Son
No. of siblings:	:	1 Sister 3 Brother
Address	:	Vill: Narhotto, P.O: Narohotto, P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	LATE DUBLI BEGUM
(iii) Father's name	:	LATE TOBU PRAMANIK
(iv) GB member's info	:	Branch: Narohotto, Kahalu; Centre # 07(Female), Member ID: 2423/1, Group No: 02 Member since: 17-5-1995(10Years) First loan: BDT 1500
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(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	:	15years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01748345836
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

LATE DUBLI BEGUM joined Grameen Bank since 10 years ago. At first she took 1500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	KALAM ELECTRONICS
Location	:	Dorgar hat, Norohotto, Kahalu, Bogra
Total Investment in BDT	:	BDT 90,000/-
Financing	:	Self BDT 40,000/-(from existing business) 44% Required Investment BDT 50,000/-(as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 3,000/-
Proposed Salary	:	BDT 3,000/-
Size of shop	:	10 ft x 8 ft= 80 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; electric item etc.▪Average 40% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Kahalu, Bogra.▪Agreed grace period is 3 months.

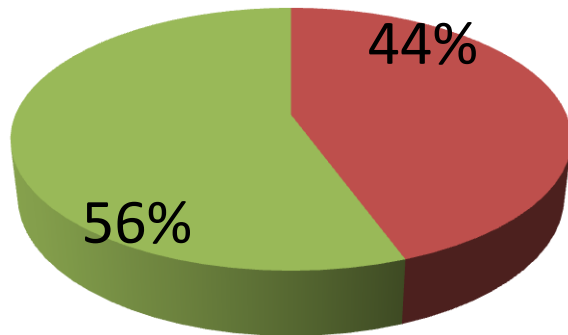
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Item	700	21,000	252,000
Total Sales (A)	700	21,000	252,000
Less. Variable Expense			
Electric Item	420	12,600	151,200
Total variable Expense (B)	420	12,600	151,200
Contribution Margin (CM) [C=(A-B)]	280	8,400	100,800
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		3,000	36,000
Entertainment		300	3,600
Transportation		400	4,800
Total fixed Cost (D)		4,900	58,800
Net Profit (E) [C-D]		3,500	42,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy Bulb (40 x 75)	3,000	10,000	13,000
Switch, Socket, Board, Bulb	10,000	10,000	20,000
Light , Battery	10,000	5,000	15,000
Cable	5,000	10,000	15,000
AC cord, Box, Light switch etc	12,000	5,000	17,000
Charger Light	0	10,000	10,000
Total	40,000	50,000	90,000

Source of Finance



- Entrepreneur's Contribution 40,000
- Investor's Investment 50,000
- Total 90,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric Item	1,050	31,500	378,000	396,900
Total Sales (A)	1,050	31,500	378,000	396,900
Less. Variable Expense				
Electric Item	630	18,900	226,800	238,140
Total variable Expense (B)	630	18,900	226,800	238,140
Contribution Margin (CM) [C=(A-B)]	420	12,600	151,200	158,760
Less. Fixed Expense				
Rent		500	6,000	6,000
Electricity Bill		400	4,800	5,500
Mobile Bill		400	4,800	5,500
Salary (self)		3,000	36,000	36,000
Entertainment		300	3,600	4,000
Transportation		600	7,200	8,000
Total Fixed Cost		5,200	62,400	65,000
Net Profit (E) [C-D]		7,400	88,800	93,760
Investment Payback			30,000	30,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	88,800	93,760
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		58,800
	Total Cash Inflow	138,800	152,560
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3	Net Cash Surplus	58,800	122,560

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 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









FAMILY PICTURE

