Proposed NU Business Name: JAHID ELECTRONICS AND SERVICING



Project identification and prepared by: Md. Aminul Islam Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



| Brief Bio of The Proposed Nobin Udyokta | | | |
|--|---------------------|--|--|
| Name | : | MD.JAHIDUL KHALID | |
| Age | : | 07-08-1986 (30 Years) | |
| Education, till to date | : | Class 4 | |
| Marital status | : | Married | |
| Children | : | 1 Son | |
| No. of siblings: | : | 5Brothers | |
| Address | : | Vill: Tuknikhola P.O: Delduar P.S: Delduar, 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 TANIYA BEGUM LET. SHOHIDUL KHALID Branch: Delduar, Centre # 69 (Female), Member ID: 8118/1, Group No: 11 Member since: 06/05/2002 to 15/09/2014 (12 Years) First loan: BDT 3000 /- | |
| Further Information: | | Outstanding loan: Nil | |
| (v) Who pays GB loan installment | • | Brother | |
| (vi) Mobile lady | : | No | |
| (vii) Grameen Education Loan (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 | : | 5 years experience in running business. |
| Training Info | : | He has 6 Month training |
| Other Own/Family Sources of Income | : | Business, |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01931372702 |
| Family's Contact No. | : | 01621175261 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka. |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TANIYA BEGUM joined Grameen Bank since 12 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

| Proposed Nobin Udyokta Business Info | | | |
|---|---|---|--|
| Business Name | : | JAHID ELECTRONICS AND SERVICING | |
| Location | : | Chorpara Bazar, Delduar, Tangail. | |
| Total Investment in BDT | : | BDT 100,000/- | |
| Financing | : | Self BDT 50,000/- (from existing business) 50% Required Investment BDT 50,000/- (as equity) 50% | |
| Present salary/drawings from business (estimates) | : | BDT 5,000 | |
| Proposed Salary | : | BDT 5,000 | |
| Size of shop | : | 10 ft x 10 ft= 80 square ft | |
| Security of the shop | : | /- | |
| Implementation | : | The business is planned to be scaled up by investment in existing goods like; Parts and Servicing. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. After getting equity fund no employee will be appointed. The shop is rented. Collects goods from Tangail. Agreed grace period is 3 months. | |

| Existing Business (BDT) | | | | |
|-----------------------------------|-------|---------|---------|--|
| Particular | Daily | Monthly | Yearly | |
| Revenue (sales) | | | | |
| Parts | 500 | 15,000 | 180,000 | |
| Servicing | 300 | 9,000 | 108,000 | |
| Total Sales (A) | 800 | 24,000 | 288,000 | |
| Less. Variable Expense | | | | |
| Parts | 400 | 12,000 | 144,000 | |
| Total variable Expense (B) | 400 | 12,000 | 144,000 | |
| Contribution Margin (CM) [C=(A-B) | 400 | 12,000 | 144,000 | |
| Less. Fixed Expense | | | | |
| Rent | | 1,000 | 12,000 | |
| Electricity Bill | | 200 | 2,400 | |
| Transportation | | 200 | 2,400 | |
| Mobile Bill | | 100 | 1,200 | |
| Entertainment | | 200 | 2,400 | |
| Salary (sttaf) | | 100 | 1,200 | |
| Salary (self) | | 5,000 | 60,000 | |
| Total fixed Cost (D) | | 6,800 | 81,600 | |
| Net Profit (E) [C-D) | | 5,200 | 62,400 | |

| Investment Breakdown | | | | | |
|----------------------|----------|----------|----------------|--|--|
| Particulars | Existing | Proposed | Proposed Total | | |
| Parts | 33000 | 50000 | 83000 | | |
| IC | 16000 | | 16000 | | |
| Speaker | 1000 | | 1000 | | |
| Total | 50000 | 50000 | 100000 | | |

Source of Finance



Financial Projection (BDT) Particular Daily Monthly 2nd Year 1st Year Revenue (sales) 1,000 30,000 360,000 378,000 Parts 350 10,500 126,000 132,300 Servicing 1,350 40,500 486,000 510,300 Total Sales (A) Less. Variable Expense 800 24,000 288,000 302,400 Parts 800 24,000 288,000 302,400 Total variable Expense (B) 16,500 550 198,000 207,900 Contribution Margin (CM) [C=(A-B)]

1,000

200

500

200

200

100

5,000

7,200

9,300

12,000

2,400

6,000

2,400

2,400

1,200

60,000

86,400

111,600

30,000

12,000

2,400

6,000

2,400

2,400

1,200

60,000

86,400

121,500

30,000

Less. Fixed Expense

Electricity Bill

Transportation

Entertainment

Salary (sttaf)

Salary (self)

Total Fixed Cost

Net Profit (E) = [C-D)

Investment Payback

Mobile Bill

Rent

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 | 50,000 | |
| 1.2 | Net Profit | 111,600 | 121,500 |
| 1.3 | Depreciation (Non cash item) | 0 | 0 |
| 1.4 | Opening Balance of Cash Surplus | | 81,600 |
| | Total Cash Inflow | 161,600 | 203,100 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 50,000 | |
| 2.2 | Payment of GB Loan | | |
| | Investment Pay Back (Including Ownership Tr. | 30,000 | 30,000 |
| 2.3 | Fee) | 30,000 | 30,000 |
| | Total Cash Outflow | 80,000 | 30,000 |
| 3 | Net Cash Surplus | 81,600 | 173,100 |

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 5 Years Quality goods & services;

Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community Location of shop; Delduar Regular customers;

THREATS

Theft Fire

Political unrest

Pictures











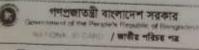














নাম মোঃ জাবিদ্ৰল খালিখ

Name MD JAHIDUL KHALID Frie: शृद र्राष्ट्रभ राम्ब

মাজা অনিয়া বেশ্য

Date of Birth: 17 Aug 1966

ID NO: 9312323751944

| AT VISO | THE RESERVE | Services are to | वासि प्रश्तास्त्री सर्वे क्रिक्ट प्रश्नास्त्री स्था | Red . |
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FAMILY PICTURE

