

Proposed NU Business Name: **GOLAP ELECTRONICS**



Project identification and prepared by: Ishak chambugong,
Dakshinkhan Unit, Dhaka
Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JOHIRUL ISLAM
Age	:	17-12-1989 (27 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	None
No. of siblings:	:	02 Brothers 01 Sisters
Address	:	Vill: 245,Holan P.O Dakshinkhan, P.S: Dakshinkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. JAHANARA
(iii) Father's name	:	MD MEYAZE UDDIN
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 17 (Female), Member ID: 5175, Group No: 08 Member since: 10-12-1998 (18 Years) First loan: BDT 5,000 /-
Further Information:		Exiting loan : BDT 50000 Outstanding loan: 6500
(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	:	08 years experience in running business.Own business 6 Years He has 01 year training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01683-201068
Family's Contact No.	:	01674-980158
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA joined Grameen Bank since 18 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home repair.

Proposed Nobin Udyokta Business Info

Business Name	:	GOLAP ELECTRONICS
Location	:	Dakshinkhan Bazar,Dakshinkhan,Dhaka
Total Investment in BDT	:	BDT 730,000/-
Financing	:	Self BDT 4,30,000/- (from existing business) 59% Required Investment BDT 3,00,000/- (as equity) 41%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Security of the shop	:	BDT 200,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; charger, disply, head phone, mobile cover, gorila glass, chaching,Battery, etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from gulistan, Dhaka.▪Agreed grace period is 3 months.

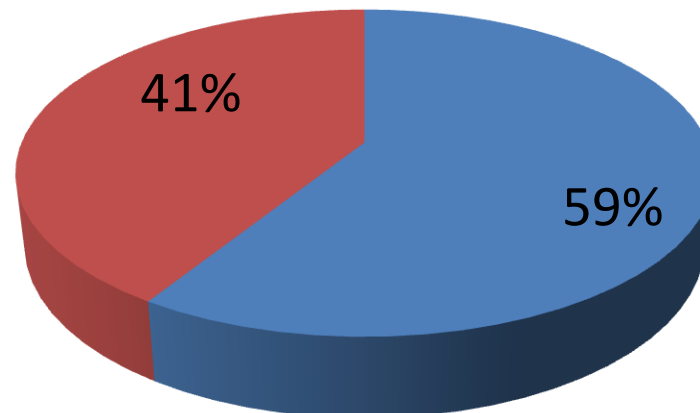
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Display,Head phone,Charger,Batary etc	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Display,Head phone,Charger,Batary etc	1,875	56,250	675,000
Total variable Expense (B)	1,875	56,250	675,000
Contribution Margin (CM) [C=(A-B)]	625	18,750	225,000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity Bill		1200	14,400
Transportation		1,000	12,000
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Total fixed Cost (D)		11,500	138,000
Net Profit (E) [C-D]		7,250	87,000

Investment Breakdown							
Particulars	Existing			Proposed			Proposed Total
	Quantity	Price	Unit Price	Quantity	Price	Unit Price	
LCD Display	300	350	105000	500	350	175,000	280,000
Batary(Samsung)	15	250	3750	50	250	12,500	16,250
Batary(Symphony)	50	190	9500	60	190	11,400	20,900
Head Phone	30	250	7500	55	250	13,750	21,250
Charger	55	220	12100	50	220	11,000	23,100
Mobile casing	45	300	13500	60	300	18,000	31,500
Mobile cover	50	150	7500	70	150	10,500	18,000
Mobile Touch	60	500	30000	60	500	30,000	60,000
Glass	150	100	15000	45	100	4,500	19,500
Security			200000			0	200,000
Others			26150			13,350	39,500
Total			430,000			300,000	730,000

Source of Finance

■ Entrepreneur's contibution 430000 ■ Investor's Investment 300000 ■ Total 730000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Display,Head phone,Charger,Batary etc	3,500	105,000	1,260,000	1,323,000	1,389,150
Total Sales (A)	3,500	105,000	1,260,000	1,323,000	1,389,150
Less. Variable Expense					
Display,Head phone,Charger,Batary etc	2,625	78,750	945,000	992,250	1,041,863
Total variable Expense (B)	2,625	78,750	945,000	992,250	1,041,863
Contribution Margin (CM) [C=(A-B)]	875	26,250	315,000	330,750	347,288
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		1260	15,120	15,876	16,670
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		360	4,320	4,536	4,763
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		333	4,000	4,000	4,000
Total Fixed Cost		12,053	144,640	146,272	147,986
Net Profit (E) [C-D]		14,197	170,360	184,478	199,302
Investment Payback			120,000	120,000	120,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	170,360	184,478	199,302
1.3	Depreciation (Non cash item)	4,000	4,000	4,000
1.4	Opening Balance of Cash Surplus		54,360	122,838
	Total Cash Inflow	474,360	242,838	326,140
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	54,360	122,838	206,140

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 06 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



স্বয়ংক্রিয় প্যাশে বিকাশ

উ ক্যাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

স্বয়ংক্রিয় প্যাশে বিকাশ

bKash

Maxcell



মোবাইল
ইলেকট্রনিক্স
সার্ভিস







নবীন উদ্যোক্তা
সব বিনিয়োগে গ্রামীণ শক্তি সমাজিক ব্যবসা কিং

গোলাপ ইলেকট্রনিক্স



৩৭

১০২৫



— গ্রামীণ ব্যাংক —

মহাজ্ঞানের পাশবই

ক্রমিক: ৬০৭৫

স্বামী স্মিতা চন্দ্র

নাম	জাহানাবা	১৭১	(১১)
কেন্দ্রের নাম	হুলান	ডু-এন	
শাখা			

FAMILY PICTURE

