

Proposed NU Business Name: **NIRALA ELECTRONICS**



Project identification and prepared by: Md. Shohidul Islam,
Bagha Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD. BIPLOB HOSSAIN |
| Age | : | 10-07-1988(26 Years) |
| Education, till to date | : | SSC |
| Marital status | : | Married |
| Children | : | - |
| No. of siblings: | : | 2 Brothers & 1 Sisters |
| Address | : | Vill: Gochor , P.O: Arari, P.S: Bagha, Dist: Rajshahi |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MST. SHAHANA BEGUM |
| (iii) Father's name | : | MD. AJIT ALI |
| (iv) GB member's info | : | Branch: Arani , bagha, Centre # 26(Female), Member ID: 7973/2, Group No: 02 Member since: - 11-11-2013 (3 Years) First loan: BDT 10000 |
| Further Information: | | Existing Loan: BDT 80000, Outstanding loan: BDT 64600 |
| (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 | : | 3 years experience in running business. He has 1 Years training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01797876491 |
| Mother's Contact No. | : | 01770724282 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. SHAHANA BEGUM joined Grameen Bank since 3 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

| | | |
|---|---|--|
| Business Name | : | NIRALA ELECTRONICS |
| Location | : | Arani Bazar |
| Total Investment in BDT | : | BDT 185000/- |
| Financing | : | Self BDT 135000/-(from existing business) 73% Required Investment BDT 50,000/-(as equity) 27% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 10ft x 12ft= 120 square ft |
| Implementation | : | <ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electronics items etc.▪Average 16% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Rajshahi.▪Agreed grace period is 3 months. |

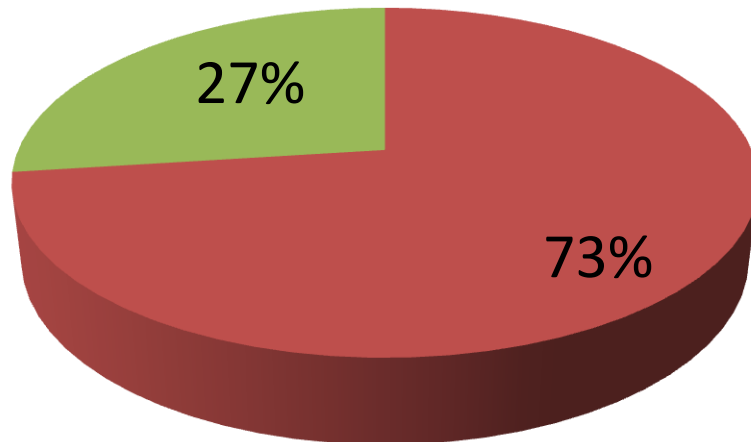
Existing Business (BDT)

| Particular | Daily | Monthly | Yearly |
|--|--------------|----------------|----------------|
| Revenue (sales) | | | |
| Electronics item | 3000 | 90000 | 1080000 |
| Total sales (A) | 3000 | 90000 | 1080000 |
| Less Variable Exp. | | | |
| Electronics item | 2520 | 75600 | 907200 |
| Total Variable exp. (B) | 2520 | 75600 | 907200 |
| Contribution Margin CM [C= (A-B)] | 480 | 14400 | 172800 |
| less fixed exp. | | | |
| Rent | | 1000 | 12000 |
| Bank Charge | | 100 | 1200 |
| Electricity bill | | 500 | 6000 |
| Transportation | | 500 | 6000 |
| Salary (self) | | 5000 | 60000 |
| Entertainment | | 200 | 2400 |
| Guard | | 120 | 1440 |
| Genaretor | | 200 | 2400 |
| Mobile | | 300 | 3600 |
| total fixed cost (D) | | 7920 | 95040 |
| Net profit (E) [C-D] | | 6480 | 77760 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|--------------|------------|------------|----------------|-----------|------------|---------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty | Unit Price | Amount (BDT) | Proposed Total |
| Television | 10 | 8000 | 80,000 | | | 0 | 80,000 |
| Mobile | 20 | 1000 | 20,000 | 20 | 1500 | 30,000 | 50,000 |
| Multiples | 40 | 100 | 4,000 | | | 0 | 4,000 |
| Charger | 40 | 80 | 3,200 | | | 0 | 3,200 |
| Memory card | 30 | 300 | 9,000 | | | 0 | 9,000 |
| watch | 30 | 100 | 3,000 | | | 0 | 3,000 |
| light | 54 | 200 | 10,800 | | | 0 | 10,800 |
| others | | | 0 | 20 | 1000 | 20,000 | 20,000 |
| Security | | | 0 | | | | 0 |
| Total | 224 | | 135,000 | 40 | | 50,000 | 185,000 |

Source of Finance



- Entrepreneur's Contribution 135,000
- Investor's Investment 50,000
- Total 185,000

Financial Projection

| Particular | Daily | Monthly | 1st Year | 2nd Year | 3rd Year |
|--|-------------|---------------|----------------|----------------|----------------|
| Revenue (sales) | | | | | |
| Electronics item | 4000 | 120000 | 1440000 | 1512000 | 1512000 |
| Total Sales (A) | 4000 | 120000 | 1440000 | 1512000 | 1512000 |
| less variable Expenses | | | | | |
| Electronics item | 3360 | 100800 | 1209600 | 1270080 | 1270080 |
| Total variable Expenses (B) | 3360 | 100800 | 1209600 | 1270080 | 1270080 |
| Contribution Margin (CM)= (A-B) | 640 | 19200 | 230400 | 241920 | 241920 |
| Less Fixed Expenses | | | | | |
| Rent | | 1000 | 12000 | 12000 | 12000 |
| Bank Charge | | 100 | 1200 | 1200 | 1200 |
| Electricity bill | | 500 | 6000 | 6000 | 6000 |
| Transportation | | 1000 | 12000 | 12000 | 12000 |
| Salary (self) | | 5000 | 60000 | 60000 | 60000 |
| Entertainment | | 300 | 3600 | 3600 | 3600 |
| Guard | | 150 | 1800 | 1800 | 1800 |
| Genaretor | | 200 | 2400 | 2400 | 2400 |
| Mobile | | 400 | 4800 | 4800 | 4800 |
| Total Fixed Cost | | 8650 | 103800 | 103800 | 103800 |
| Net Profit (E) (C-D) | | 10550 | 126600 | 138120 | 138120 |
| Investment Payback | | | 20000 | 20000 | 30000 |

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

| SR# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|--------------|--------------|--------------|
| 1 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 50,000 | | |
| 1.2 | Net Profit | 126,600 | 138,120 | 138,120 |
| 1.3 | Depreciation (Non cash item) | | | |
| 1.4 | Opening Balance of Cash Surplus | | 96,600 | 96,600 |
| | Total Cash Inflow | 176600 | 234720 | 234720 |
| 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) | 20000 | 20000 | 20000 |
| | Total Cash Outflow | 70,000 | 20000 | 20000 |
| 3 | Net Cash Surplus | 96,600 | 204720 | 204720 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 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

শ্রোঃ মোঃ
বিপ্লব হোসেন (নিরব)
বুলবুল সুপার মার্কেট, আড়ানী
পৌর বাজার, বাঘা, রাজশাহী।

নিরবালো ইলেকট্রনিক্স

“কিন্মিল্লাহিহি বাহ্বান্সি রাহিম”

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মোবাইল
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ক্যান,
ঘড়ি,
মাইল,
কুলেটর
বর্তীয়





LIFE
MISSION
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MESSI 10



LIFE

মোবাইল

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FAMILY PICTURE

