

Proposed NU Business Name: **KAZOL ELECTRONIC**



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Project verified by: Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	RAZU AHAMED
Age	:	10-03-1995(22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother
Address	:	Vill:Pach Baria,P.O: Chargat, P.S: Chargat, 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	:	JHORNA BEGUM
(iii) Father's name	:	HAIDER ALI
(iv) GB member's info	:	Branch: Chargat Branch, Centre # 38 (Female), Member ID: 2466/2, Group No: 02 Member since:29-06-2014 New(3 Years) First loan: BDT 10,000
Further Information:		Existing Loan:3,000 /-, Outstanding loan:1152/-
(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	:	07 years experience in running business. He has training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-538477
Mother's Contact No.	:	01857-059125
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JHORNA BEGUM joined Grameen Bank since 3 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in land business.

Proposed Nobin Udyokta Business Info

Business Name	:	: KAZOL ELECTRONIC
Location	:	Hazir Chalan , Rajshahi
Total Investment in BDT	:	BDT 70,000/-
Financing	:	Self BDT 20,000/-(from existing business) 29% Required Investment BDT 50,000/-(as equity) 71%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10ft x 20 ft= 200 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a electronic business▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dhaka ,rajshahi▪The shop is rent

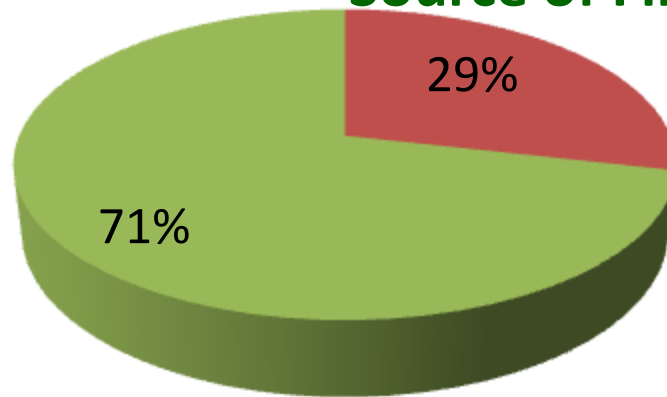
Exesting

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Balp,Charger,Eirphone,Shuig	1700	51000	612000
Total Sales(A)	1700	51000	612000
Less Variable Expense (B)			0
Balp,Charger,Eirphone,Shuig	1360	40800	489600
Total Variable Expense	1360	40800	489600
Contributon Margin (CM) [C=(A-B)]	340	10200	122400
Less Fixed Expense			
Rent		500	6000
Electricity Bill		400	4800
Transportaion		1000	12000
Salary (Self)		4000	48000
Entertainment		200	2400
Genarator		140	1680
Mobil Bill		200	2400
Total Fixed Cost (D)		6440	77280
Net Profit (E)= [C-D]		3760	45120

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Bulp	35	200	7000			30000	37,000
Charger	15	80	1200			10000	11,200
Head phone	25	80	2000			10000	12,000
shuij	20	90	1800				1800
Sarkit	30	80	2400				2400
Others			5600				5600
Total	125		20000			50,000	70,000

Source of Finance



- Entrepreneur's Contribution
20,000
- Investor's Investment
50,000
- Total 70,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Balp,Charger,Eirphone,Shuig ETC	2000	60000	720000	1080000	1134000
Total Sales(A)	2000	60000	720000	1080000	1134000
Less Variable Expense (B)		0	0	0	0
Balp,Charger,Eirphone,Shuig ETC	1600	48000	576000	864000	907200
Total Variable Expense	1600	48000	576000	864000	907200
Contributon Margin (CM) [C=(A-B)]	400	12000	144000	216000	226800
Less Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		400	4800	5100	5400
Transportaion		1000	12000	12400	12800
Salary (Self)		4000	48000	48000	48000
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6400	76800	77600	78400
Net Profit (E)= [C-D]		5600	67200	138400	148400
Investment Pay Back			20000	20000	20000

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	50,000		
1.2	Net Profit	67,200	138400	148400
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		28000	102500
	Total Cash Inflow	117,200	166,400	250,900
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	20,000	20,000
3	Net Cash Surplus	28000	102500	180885

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures

NESL



নাসির
এনার্জি সেভিং ল্যাম্প



কাজল ইলেকট্রনিক্স

২৩থা বাজার, চারঘাট, রাজশাহী। মোবাঃ ০১৭৪৭-৫০৮৪৭৭







FAMILY PICTURE

