

Proposed NU Business Name: RIDOY ELECTRONIC & DECORATOR



Project identification and prepared by: Md. Nazim Uddin
Nagorpur Unit, Tangail

Project verified by: Mizanur Rahaman Patoary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. JASHIM UDDIN
Age	:	04-03-1986 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers & 0 Sisters
Address	:	Vill: Tebaria, P.O:Solimabad P.S: Nagorpur, Dist: Tangail.
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. RUNIA BEGUM
(iii) Father's name	:	MD. ABDUL BATEN
(iv) GB member's info	:	Branch: Tabaria, Centre # 05 (Female), Member ID: 8502, Group No: 09 Member since: 23-06-2011 (05 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan : 5,580/-
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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	:	05 years experience in running business. 05 years experience in his own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725-287850
Mother's Contact No.	:	01714-497290
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. RUNIA BEGUM joined Grameen Bank since 5 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	RIDOY ELECTRONIC & DECORATOR
Location	:	Tabaria Bazar, Dhupria Road, Nagorpur.
Total Investment in BDT	:	BDT 7,80,000/-
Financing	:	Self BDT 7,00,000/-(from existing business) 90% Required Investment BDT 80,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 20 ft= 600 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employes.▪Collects goods from Tangail.▪ 20% gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

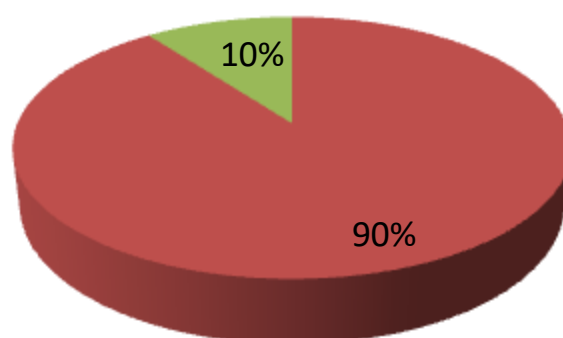
Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Chair, Table,Horn Mike,Patil,Plate, Glass,ETC	1500	45000	540000
Total Sales(A)	1500	45000	540000
Less Variable Expense (B)			0
Chair, Table,Horn Mike,Patil,Plate, Glass,ETC	975	29250	351000
Total Variable Expense	975	29250	351000
Contributon Margin (CM) [C=(A-B)]	525	15750	189000
Less Fixed Expense			
Rent		800	9600
Electric Bill		200	2400
Transportaion		500	6000
Salary (Self)		5000	60000
Entertainment		200	2400
Gard		100	1200
Generator		100	1200
Mobil Bill		200	2400
Total Fixed Cost (D)		7100	85200
Net Profit (E)= [C-D]		8650	103800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	300	380	114000	100	380	38000	152000
Sound System	3	120000	360000			0	360000
Table	30	1000	30000	5	1000	5000	35000
Horn mike	16	1500	24000			0	24000
Unike	24	2500	60000			0	60000
Plate	400	60	24000	100	60	6000	0
Glass	300	30	9000	100	30	3000	
Security			45000			0	45000
Other			34000			28000	62000
Total	1073		700000	305		80,000	780,000

Source of Finance



- Entrepreneur's Contribution
700,000
- Investor's Investment 80,000
- Total 780,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chair, Table,Horn Mike,Patil,Plate, Glass,ETC	1800	54000	648000	680400	714420
		0	0	0	0
Total Sales(A)	1800	54000	648000	680400	714420
Less Variable Expense (B)					
Chair, Table,Horn Mike,Patil,Plate, Glass,ETC	1170	35100	421200	442260	464373
Total Variable Expense	1170	35100	421200	442260	464373
Contributon Margin (CM) [C=(A-B)]	630	18900	226800	238140	250047
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		200	2400	2700	3000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		100	1200	1200	1200
Generator		100	1200	1200	1200
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		7100	84000	84700	85415
Net Profit (E)= [C-D]		11800	141600	148680	156114
Investment Pay Back			32,000	32,000	32,000

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	80,000		
1.2	Net Profit	141,600	148680	156114
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		109600	226280
	Total Cash Inflow	221,600	258,280	382,394
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	109,600	226,280	350,394

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures













FAMILY PICTURE

