

# RAFIQUE ELECTRONICS



34th Design Lab (Executive): 26 October 2014

Project prepared by: Md. Rafiqul Islam

**Grameen Shakti SamaJik Byabosha Ltd.**

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	<b>MD RAFIQL ISLAM</b>
Age	:	07- 06-1984 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 daughter & 1 son
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Natshala P.O: Kaliagram P.S: Ghatail Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mrs. <b>ROKEYA BEGUM</b>
(iii) Father's name	:	Mr. <b>MD JULHAS UDDIN TALUKDER</b>
(iv) GB member's info	:	Branch: Beldoho Centre # 26 (Male), Member ID: 5277, Group No: 08 Member since:10-04-1994 (20 Years), First loan:1,000 taka.
Further Information:		Existing loan: 15,000 Taka Outstanding loan: 5,430 Taka
(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	:	Fifteen years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-100642
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b>RAFIQUE ELECTRONICS</b>
Location	:	Hamidpur Bazar, Under Janata Bank, Ghatail, Tangail
Total Investment in BDT	:	3,92,000 taka
Financing	:	Self BDT 1,92,000 (from existing business) 49% Required Investment BDT 2,00,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	6,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Television, Light, Switch, Mobile Charger, Battery, Remote, Fan etc.</li><li>▪Electronics product servicing here.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪After getting equity fund another one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Gulistan Stadium market, &amp; Kalihati .</li><li>▪Agreed grace period is 4 months.</li></ul>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

Md Julhas Uddin Talukder is a member of Grameen Bank since 20 years. At first he took 1,000 taka loan from Grameen Bank. Md Julhas Uddin Talukder gradually took loan from GB. Utilize loan in cow rearing & purchase a tempo car by last withdrawn loan. He also made a house, purchase land. Finally, he is a successful member of Grameen Bank who is improve his livelihood successive.

# Existing Business

BDT (TK)

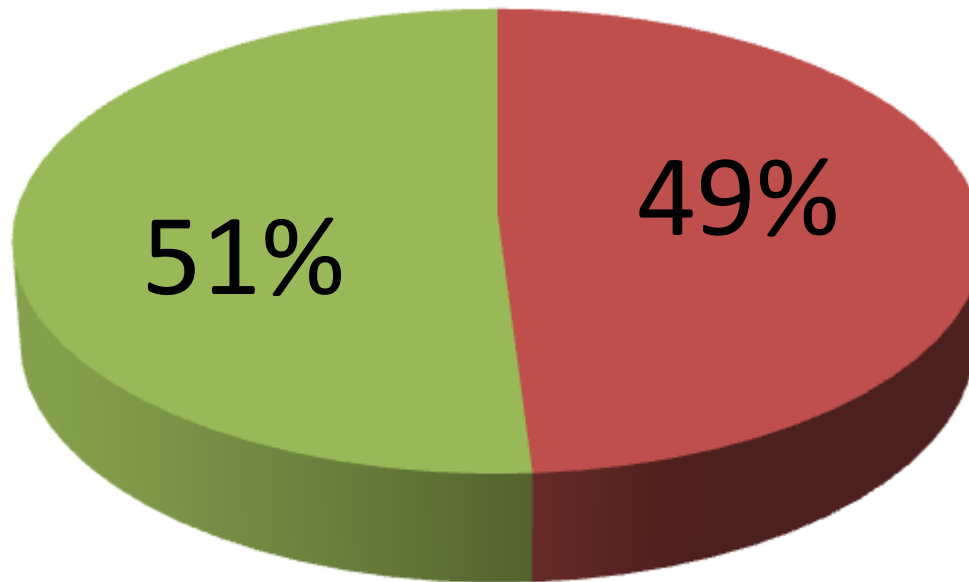
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Television, Light, Switch, Mobile Charger, Battery, Fan etc	4,600	138,000	1,656,000
Servicing	300	9,000	108,000
<b>Total Sales (A)</b>	<b>4,900</b>	<b>147,000</b>	<b>1,764,000</b>
<b>Less. Variable Expense</b>			
Television, Light, Switch, Mobile Charger, Battery, Fan etc	4,000	120,000	1,440,000
<b>Total variable Expense (B)</b>	<b>4,000</b>	<b>120,000</b>	<b>1,440,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>
<b>Less. Fixed Expense</b>			
Rent		2,500	30,000
Electricity Bill		500	6,000
Transportation		700	8,400
Guard		50	600
Mobile Bill		500	6,000
Entertainment		300	3,600
Salary (self)		6,000	72,000
Salary (staff)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>15,550</b>	<b>186,600</b>
<b>Net Profit (E) [C-D]</b>		<b>11,450</b>	<b>137,400</b>

# INVESTMENT BREAKDOWN

<b>Particulars</b>	<b>Existing</b>	<b>Proposed</b>	<b>Proposed Total</b>
Television, Light, Switch,	1,30,000	1,40,000	2,70,000
Remote, Fan & Various Parts	40,000	50,000	90,000
Mobile Charger, Battery,	10,000	10,000	20,000
Rack	12,000	-	12,000
<b>Total</b>	<b>1,92,000</b>	<b>2,00,000</b>	<b>3,92,000</b>

# Source of Finance

- Entrepreneur's Contribution 192,000
- Investor's Investment 200,000
- Total 392,000





Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Television, Light, Switch, Mobile Charger, Battery, Fan etc	6,900	207,000	2,484,000	2,608,200	2,738,610
Servicing	500	15,000	180,000	189,000	198,450
<b>Total Sales (A)</b>	<b>7,400</b>	<b>222,000</b>	<b>2,664,000</b>	<b>2,797,200</b>	<b>2,937,060</b>
<b>Less. Variable Expense</b>					
Television, Light, Switch, Mobile Charger, Battery, Fan etc	6,000	180,000	2,160,000	2,268,000	2,381,400
<b>Total variable Expense (B)</b>	<b>6,000</b>	<b>180,000</b>	<b>2,160,000</b>	<b>2,268,000</b>	<b>2,381,400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,400</b>	<b>42,000</b>	<b>504,000</b>	<b>529,200</b>	<b>555,660</b>
<b>Less. Fixed Expense</b>					
Rent		2,500	30,000	31,500	33,075
Electricity Bill		600	7,200	7,560	7,938
Transportation		800	9,600	10,080	10,584
Guard		50	600	630	662
Mobile bill & SMS Monitoring		600	7,200	7,560	7,938
Salary (self)		6,000	72,000	75,600	79,380
Salary (2 staff)		9,000	108,000	113,400	119,070
Entertainment		400	4,800	5,040	5,292
<b>Non Cash Item</b>					
Depreciation		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>20,050</b>	<b>240,600</b>	<b>252,570</b>	<b>265,139</b>
<b>Net Profit (E) [C-D)</b>		<b>21,950</b>	<b>263,400</b>	<b>276,630</b>	<b>290,522</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	263,400	276,630	290,522
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		184,600	382,430
	<b>Total Cash Inflow</b>	<b>464,600</b>	<b>462,430</b>	<b>674,152</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>184,600</b>	<b>382,430</b>	<b>594,152</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:2  
Experience & Skill : 4 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Can not supply goods as per customer demand.

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



Panasonic

 **LG**



21"

CABLE READY  
AUDIO/VIDEO in  
AUDIO/VIDEO out

**COLOR TV**



Panasonic



14" COLOR TV



**SAMSUNG**

DVD

21" PURE FLAT

**SONY**

 **LG**



SONY









# FAMILY PICTURE

