

# KASHEM ELECTRONICS



Project identification and prepared by: Shahidul Islam, Jamurkee Unit, Tangail  
Project verified by: Md Rafiqul Islam

**Grameen Shakti Samajik Byabosha Ltd.**

## Brief Bio of The Proposed Nobin Udyokta

Name	:	<b>ABUL KASHEM MIAH</b>
Age	:	28-04-1990 (25 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Gorail, P.O: Mirzapur, P.S: Mirzapur, 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	:	<b>KOHINOOR BEGUM</b>
(iii) Father's name	:	<b>AMZAD MIAH</b>
(iv) GB member's info	:	Branch: Mirzapur, Centre # 09 (Female), Member ID: 8175, Group No: 11 Member since: 29-01-2003 (12 Years) First loan: 4,000 taka.
Further Information:		Existing Loan: BDT 7,000, Outstanding loan: BDT 1,281
(v) Who pays GB loan installment	:	<b>Son</b>
(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	:	Twelve years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01753259738
Father Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail

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

Kohinoor Begum is a member of Grameen Bank since 12 years. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cane works and building houses. She has now a house, a tube well and a cow.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>KASHEM ELECTRONICS</b>
Location	:	Bongshal Road, Mirzapur, Tangail.
Total Investment in BDT	:	6,42,000 taka
Financing	:	Self BDT 4,42,000 (from existing business) 69% Required Investment BDT 2,00,000 (as equity) 31%
Present salary/drawings from business (estimates)	:	7,000Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like: Mobile, Light, Battery, Display, Speaker, Socket, Remote Controller, Bulb, TV Parts, Fan, etc.</li><li>▪Servicing is also available.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪After getting equity, one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 4 months.</li></ul>

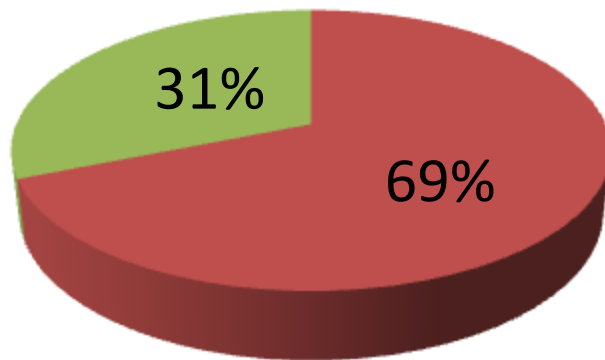
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile, Light, Battery, Display, Speaker, Socket	1,800	54,000	648,000
Remote Controller, Bulb, TV Parts, Fan, etc.	1,200	36,000	432,000
Servicing	500	15,000	180,000
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>
<b>Less. Variable Expense</b>			
Mobile, Light, Battery, Display, Speaker, Socket	1530	45,900	550,800
Remote Controller, Bulb, TV Parts, Fan, etc.	1020	30,600	367,200
Servicing	100		
<b>Total variable Expense (B)</b>	<b>2,650</b>	<b>79,500</b>	<b>954,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>850</b>	<b>25,500</b>	<b>306,000</b>
<b>Less. Fixed Expense</b>			
Rent		4,000	48,000
Electricity Bill		500	6,000
Mobile Bill		600	7,200
Transportation		1,000	12,000
Salary (self)		7,000	84,000
Guard		50	600
<b>Total fixed Cost (D)</b>		<b>13,150</b>	<b>157,800</b>
<b>Net Profit (E) [C-D]</b>		<b>12,350</b>	<b>148,200</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile, Light, Battery, Display, Speaker, Socket	1,68,500	1,00,000	2,68,500
Remote Controller, Bulb, TV Parts, Fan, etc.	93,500	1,00,000	1,93,700
Computer	30,000	-	30,000
Security	1,50,000	-	1,50,000
<b>Total</b>	<b>4,42,000</b>	<b>2,00,000</b>	<b>6,42,000</b>

## Source of Finance



- Entrepreneur's Contribution 442,000
- Investor's Investment 200,000

# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Mobile, Light, Battery, Display, Speaker, Socket	3,200	96,000	1,152,000	1,209,600	1,270,080
Remote Controller, Bulb, TV Parts, Fan, etc.	2,200	66,000	792,000	831,600	873,180
Servicing	800	24,000	288,000	302,400	317,520
<b>Total Sales (A)</b>	<b>6,200</b>	186,000	2,232,000	2,343,600	2,460,780
<b>Less. Variable Expense</b>					
Mobile, Light, Battery, Display, Speaker, Socket	2,720	81,600	979,200	1,028,160	1,079,568
Remote Controller, Bulb, TV Parts, Fan, etc.	1,870	56,100	673,200	706,860	742,203
Servicing	160	4,800	57,600	60,480	63,504
<b>Total variable Expense (B)</b>	<b>4,750</b>	142,500	1,710,000	1,795,500	1,885,275
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,450</b>	43,500	522,000	548,100	575,505
<b>Less. Fixed Expense</b>					
Rent		4,000	48,000	48,000	48,000
Electricity Bill		600	7,200	7,560	7,938
Mobile Bill		700	8,400	8,820	9,261
Transportation		2,000	24,000	25,200	26,460
Salary (self)		7,000	84,000	88,200	92,610
Salary (staff)		4,500	54,000	56,700	59,535
Guard		50	600	630	662
<b>Total Fixed Cost</b>		<b>18,850</b>	226,200	237,510	249,386
<b>Net Profit (E) [C-D)</b>		<b>24,650</b>	<b>295,800</b>	<b>310,590</b>	<b>326,120</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)*

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	295,800	310,590	326,120
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		215,800	446,390
	<b>Total Cash Inflow</b>	<b>495,800</b>	<b>526,390</b>	<b>772,510</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>215,800</b>	<b>446,390</b>	<b>692,510</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:04  
Experience & Skill : 8 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures



































মোবাইল সার্ভিসিং করা হয়

# গার্শেম ইলেকট্রনিক্স

নে মোবাইল, টিভি সার্ভিসিং করা হয় এবং  
এস. সৌর বিদ্যুৎ, এমলিফায়ার তৈরী করা হয়।



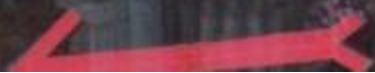
মোবাইল # ০১৭৫৩-২৫৯৭৩৮

ই  
ল  
ে  
ক  
ট্র  
ন  
ি  
ক্স



# কাশেম ইলেকট্রনিক্স

কা  
শে  
ম







# FAMILY PICTURE

