

Proposed NU Business Name: **JANANI ELECTRONICS**



Project identification and prepared by: MD. Kajem Uddin,
Bason Unit, Dhaka

Project verified by: MD. Rofiquil Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAJEEB KHAN
Age	:	11-05-1996 (19 Years)
Education, till to date	:	Class Ten
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers
Address	:	Vill: Bariwali P.O: Chandona, P.S: Joydebpur, Dist:Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SELINA BEGUM
(iii) Father's name	:	MOSTOFA KHAN
(iv) GB member's info	:	Branch: Bason, Centre # 75(Female), Member ID: 7098/3, Group No: 03 Member since: 15-06-2005 (10Years) First loan: BDT 10,000 /-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 35,700
(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	:	02 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01846-399057
Mother's Contact No.	:	01716-401462
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SELINA BEGUM joined Grameen Bank since 10 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	JANANI ELECTRONICS
Location	:	Chourasta Anupom Market, Gazipur.
Total Investment in BDT	:	BDT 3,23,000/-
Financing	:	Self BDT 1,73,000/- (from existing business) 54% Required Investment BDT 1,50,000/- (as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	BDT 2,00,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Television, Sound box, Remote etc. ▪Servicing here. ▪Average 25% gain on sale. ▪The business is operating by entrepreneur. Existing one employee. ▪The shop is rented. ▪Collects goods from Tongi, Joydebpur, Gazipur. ▪Agreed grace period is 4 months.

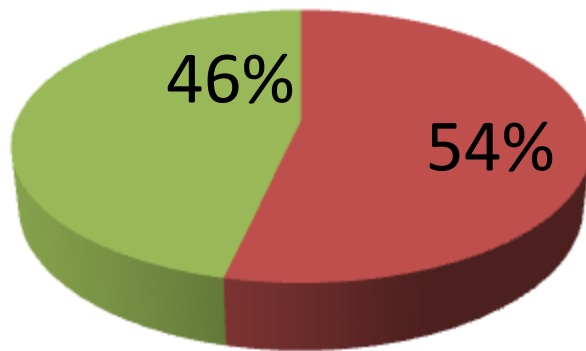
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics item	1,500	45,000	540,000
Servicing	400	12,000	144,000
Total Sales (A)	1,900	57,000	684,000
Less. Variable Expense			
Electronics item	1,125	33,750	405,000
Total variable Expense (B)	1,125	33,750	405,000
Contribution Margin (CM) [C=(A-B)]	775	23,250	279,000
Less. Fixed Expense			
Rent		6,500	78,000
Electricity Bill		1,000	12,000
Mobile Bill		400	4,800
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		300	3,600
Generator Bill		200	2,400
Guard		200	2,400
Salary (staff)		2,000	24,000
Total fixed Cost (D)		15,900	190,800
Net Profit (E) [C-D]		7,350	88,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Television (old) (20 x 3000)	60,000	60,000	120,000
Television (large)	6,000	5,000	11,000
TV (private)	15,000	5,000	20,000
IC	12,500	15,000	27,500
Sound box	40,000	40,000	80,000
Switch, Remote, Cable etc	39,500	25,000	64,500
Total	173,000	150,000	323,000

Source of Finance



■ Entrepreneur's Contribution 173,000

■ Investor's Investment 150,000

■ Total 323,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electronics item	2,150	64,500	774,000	812,700
Servicing	500	15,000	180,000	189,000
Total Sales (A)	2,650	79,500	954,000	1,001,700
Less. Variable Expense				
Electronics item	1,613	48,375	580,500	609,525
Total variable Expense (B)	1,613	48,375	580,500	609,525
Contribution Margin (CM) [C=(A-B)]	1,038	31,125	373,500	392,175
Less. Fixed Expense				
Rent		6,500	78,000	78,000
Electricity Bill		1,000	12,000	13,000
Mobile Bill		500	6,000	6,500
Salary (self)		5,000	60,000	60,000
Transportation		500	6,000	8,000
Entertainment		300	3,600	4,000
Generator Bill		200	2,400	1,500
Guard		200	2,400	1,500
Salary (staff)		2,000	24,000	24,000
Total Fixed Cost		16,200	194,400	196,500
Net Profit (E) [C-D]		14,925	179,100	195,675
Investment Payback			90,000	90,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	179,100	195,675
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		89,100
	Total Cash Inflow	329,100	284,775
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	89,100	194,775

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 02 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















গামীন ব্যাংক
কলকাতা

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অর্থ প্রদানের পাশবিক

নাম	স্বামীনন্দ	৭০২১৬
কেন্দ্রের নাম	বনভোগী	৩/১২ ৭০১২
শাখা	কলকাতা	

2014
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1. श्री साहित्य संघाच्या माध्यमातून शिक्षण संस्थांना शिस्तबद्ध शिक्षण देण्यात येईल.
 2. श्री साहित्य संघाच्या माध्यमातून शिक्षण संस्थांना शिस्तबद्ध शिक्षण देण्यात येईल.
 3. श्री साहित्य संघाच्या माध्यमातून शिक्षण संस्थांना शिस्तबद्ध शिक्षण देण्यात येईल.
 4. श्री साहित्य संघाच्या माध्यमातून शिक्षण संस्थांना शिस्तबद्ध शिक्षण देण्यात येईल.
 5. श्री साहित्य संघाच्या माध्यमातून शिक्षण संस्थांना शिस्तबद्ध शिक्षण देण्यात येईल.

नाव: विद्यार्थी
 पत्ता: मुंबई
 तालुका: मुंबई
 जिल्हा: मुंबई
 दिनांक: 29/7/20
 शिक्षण संस्था: श्री साहित्य संघ

গণপ্রজাতন্ত্রী বাংলাদেশ
জনন ও মৃত্যু নিবন্ধনের কার্যালয়

জন্ম সনদ

নিবন্ধন বহি নং : ০২০ বিবি ২, ঘন ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিসর) বিবিভাগ, ২০০৬।
 (জনন নিবন্ধন বহি থেকে উদ্ধৃত) মজল ইস্তিফা বহি : ৩২/০৬/০৬
 নিবন্ধন তারিখ : ৩২/০৬/০৬

নিবন্ধন নং : ৪০২৬৭৭ স্থাপিত পরিচিতি নং : ৩৯৯৬৬৬৬৩০২৬০৬০৯৭৬

নাম : সুজনীচ খান
 জন্ম তারিখ : বছর (ক্রী): ৯৯ - মাস : ০৬ - তারিখ : ০৬ লিঙ্গ : পুরুষ মহিলা
 জন্ম স্থান : সাভার জেলা : সাভার জন্ম স্থান : সাভার জেলা : সাভার
 উপজেলা : সাভার জেলা : সাভার জেলা : সাভার
 পিতার নাম : মোস্তফা খান জাতীয়তা : বাংলাদেশী
 মাতার নাম : সৌমিনা খান জাতীয়তা : বাংলাদেশী
 স্থায়ী ঠিকানা : এ

[Signature]
 নিবন্ধন কর্মকর্তার স্বাক্ষর ও স্বাক্ষর বীজ



[Signature]
 নিবন্ধন কর্মকর্তার স্বাক্ষর ও স্বাক্ষর বীজ

FAMILY PICTURE

