

# Proposed NU Business Name: **NAYEEM ELECTRONICS & TELECOM**



Project identification and prepared by: Md. Abdul Mamman  
Talukdar,  
Rajshahi Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mamman Talukdar



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. NAYEEM HOSSAIN</b>
Age	:	20/2/1998(18 Years)
Education, till to date	:	HSC
Marital status	:	UNMarried
Children	:	-
No. of siblings:	:	2 sister 2 brothers
Address	:	Vill: Aloksotro, P.O: Damkurahat, P.S: Poba, 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	:	<b>MST. NAZMA BEGUM</b>
(iii) Father's name	:	<b>MD. ENAMUL HAQUE</b>
(iv) GB member's info	:	Branch: Rampal, Centre # 20(Female), Member ID: 1930, Group No: 04 Member since From January 2010 (06 Years) First loan: BDT 10000
Further Information:		Existing Loan: BDT 26000, Outstanding loan: BDT 14386
(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	:	5 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.	:	01768926447
Mother's Contact No.	:	01763166345
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sadar Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. Nazma begum** joined Grameen Bank since 06 years ago. At first she took 10000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>NAYEEM ELECTRONICS &amp; TELECOM</b>
Location	:	Damkura hat
Total Investment in BDT	:	BDT 250,000/-
Financing	:	Self BDT 150000/-(from existing business) 65% Required Investment BDT 100,000/-(as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120square ft
Security of the shop	:	BDT 10,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; TV, Fan etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

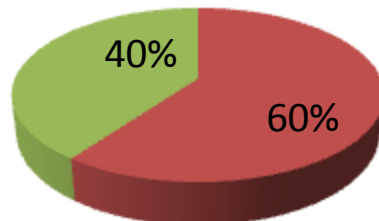
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Fan,Tv,Mobile	4000	120000	1440000
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Fan,Tv,Mobile	3400	102000	1224000
<b>Total variable Expense (B)</b>	3,400	102000	1224000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		700	8400
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		3000	36000
Entertainment		600	7200
Mobile bill		600	7200
<b>Total fixed cost (D)</b>		11,400	136800
<b>Net Profit (E)= [C-D]</b>		6,600	79200

## Investment Breakdown

Particulars	Existing	Proposed	Total
Fan	22,000	0	22000
TV	32,000	0	32000
Mobile	46,000	0	46000
Genaretor	50,000	0	50000
Freeze	0	100,000	100000
	150,000	100,000	250000

## Source of Finance



- Entrepreneur's Contribution 150,000
- Investor's Investment 100,000
- Total 250,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
<b>Revenue(Sales)</b>				
Fan,Tv,Mobile	5300	159000	1908000	2003400
<b>Total Sales (A)</b>	5300	159000	1908000	2003400
<b>Less Variable Expense</b>				
Fan,Tv,Mobile	4505	135150	1621800	1702890
<b>Total variable Expense (B)</b>	4,505	135150	1621800	1702890
<b>Contribution Margin (CM) [C=(A-B)</b>	795	23850	286200	300510
<b>Less Variable Expense</b>				
Rent		700	1,800	1,800
Electricity bill		700	8400	8600
Transportation		1,000	12,000	0
Salary (Self)		5000	60000	60000
Salary(Staff)		3000	36000	36000
Entertainment		600	7200	7400
Mobile bill		600	7200	5000
<b>Total fixed cost (D)</b>		11,600	132,600	118,800
<b>Net Profit (E)= [C-D]</b>		12250	147000	181,710
Investment Payback			<b>60,000</b>	<b>60,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	147,000	181,710
1.3	Depreciation (Non cash item)		
<b>1.4</b>	Opening Balance of Cash Surplus		117,000
	<b>Total Cash Inflow</b>	247000	298710
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	130,000	30000
3	<b>Net Cash Surplus</b>	117,000	268710

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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

Pictures



BEIGAL  
15" FOOT PRINT  
CITY: B. P. N.

21" FOOT PRINT  
21"

P. CHEAT  
PROCA  
CROPP  
Fashion Graphic Collection

SAMSUNG  
17" LED HD TV

10.4"

NOVAM







PROFESSIONAL  
CROPP  
Fashion Graphic Collab



1	2	3	4	5	6	7	8	9	10
11	12	13	14	15	16	17	18	19	20
21	22	23	24	25	26	27	28	29	30
31	32	33	34	35	36	37	38	39	40

Printed on a calendar or poster in the background.

**P. G. F. A. S.**  
**PROSTHESIS**  
**GROUP**  
Fashion Graphic Collaboration

**AL-KHAWARIZMI**  
WISDOM BEYOND SPEED FOR

Quality made over experience  
**VICTOR**

**SAMSUNG**

Hi-Speed





নাম :  
পিতা :

শ্রী: নাহিদ হোসেন  
শ্রী: অনুমিত হক  
মোতাঃ নাজমা বেগম  
আলোক হক

ওয়ার্ড নং : ০৪  
জেলা :

ডাকঘর : দামড়া  
বাড়ী

শ্রী: নাহিদ হোসেন  
শ্রী: অনুমিত হক  
শ্রী: নাজমা বেগম  
শ্রী: আলোক হক

পরিমাণ টাকা : = ০০/০০/০০

শ্রী: নাহিদ হোসেন  
শ্রী: অনুমিত হক  
শ্রী: নাজমা বেগম  
শ্রী: আলোক হক

লাইসেন্স-এর মেয়াদ : ০০/০০/২০১৬

পর্যন্ত।



# FAMILY PICTURE

