

## Proposed NU Business Name: **RAJIA ELECTRONICS**



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

Project verified by: MD. Mizanur Rahman Patowary



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

Name	:	<b>MD. SHOFIKUL ISLAM</b>
Age	:	12-1-1985 (31 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	3 Brothers & 1 Sisters
Address	:	Vill: Danga dholapara, P.O: Sohobotpur, 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	:	<b>MANIKJAN</b>
(iii) Father's name	:	<b>LATE WAJED MIAH</b>
(iv) GB member's info	:	Branch: Sohobotpur Nagorpur , Centre # 34(Female), Member ID: 9921, Group No: 10 Member since: (07Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: BDT 18120
(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	:	7 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.	:	01731605461
Mother's Contact No.	:	01700546684
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MANIKJAN** joined Grameen Bank since 7 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>RAJIA ELECTRONICS</b>
Location	:	Nagorpur Govt. Collage Road
Total Investment in BDT	:	BDT 180,000/-
Financing	:	Self BDT 130,000/-(from existing business) 72% Required Investment BDT 50,000/-(as equity) 28%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 5ft= 50 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electric item.</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Collects goods from Dhaka</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

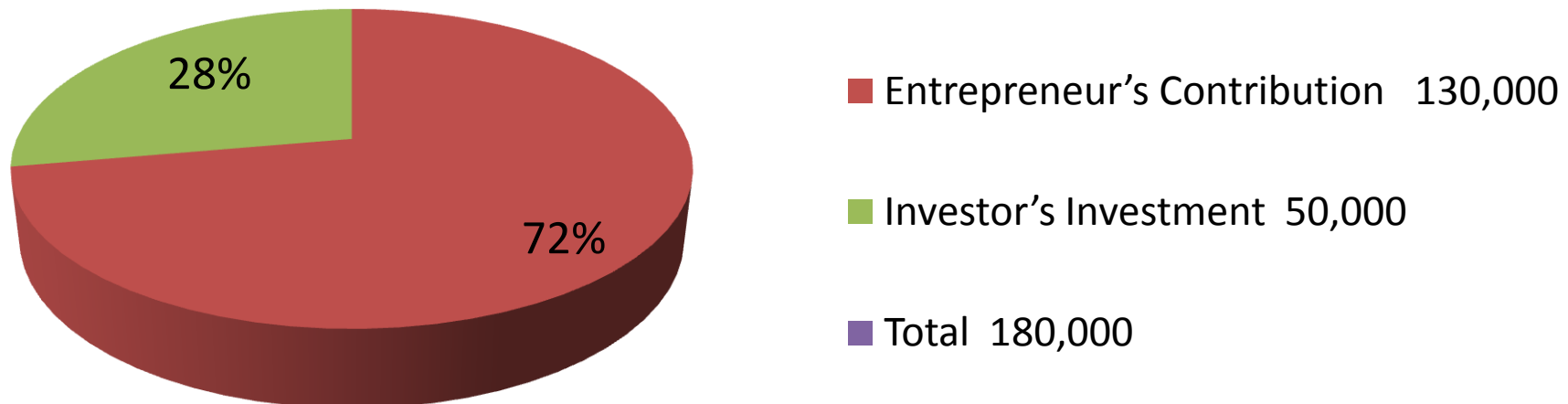
## Existing Business (BDT)

<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Electric item	1600	48000	576000
<b>Total sales (A)</b>	1600	48000	576000
<b>Less Variable Exp.</b>			
Electric item	1200	36000	432000
<b>Total Variable exp. (B)</b>	1200	36000	432000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>less fixed exp.</b>			
Rent		500	6000
Electricity bill		250	3000
Transportation		1500	18000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		40	480
Genaretor		100	1200
Mobile		300	3600
<b>total fixed cost (D)</b>		<b>8190</b>	<b>98280</b>
<b>Net profit (E) [C-D]</b>		<b>3810</b>	<b>45720</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Watch	25	490	12,250	0	0	0	12,250
Vision watch	15	370	5,550	0	0	0	5,550
Casio	25	580	14,500			0	14,500
Specs	18	650	11,700	100	250	25,000	36,700
Specs	240	250	60,000	50	300	15,000	75,000
Specs	30	650	19,500			0	19,500
others	10	650	6,500	100	100	10,000	16,500
<b>Total</b>	<b>363</b>		<b>130,000</b>	<b>250</b>		<b>50,000</b>	<b>180,000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric item	2000	60000	720000	756000	793800
<b>Total Sales (A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
less variable Expenses					
Electric item	1500	45000	540000	567000	595350
Total variable Expenses (B)	1500	45000	540000	567000	595350
<b>Contribution Margin (CM)= (A-B)</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expenses</b>					
Rent		500	6000	6000	6000
Electricity bill		250	3000	3000	3000
Transportation		1600	19200	19200	19200
Salary (self)		5000	60000	60000	60000
Entertainment		600	7200	7200	7200
Guard		40	480	480	480
Genaretor		100	1200	1200	1200
Mobile		400	4800	4800	4800
Total Fixed Cost		8490	101880	101880	101880
<b>Net Profit (E) (C-D)</b>		<b>6510</b>	<b>78120</b>	<b>87120</b>	<b>96570</b>
Investment Payback			<b>20000</b>	<b>20000</b>	<b>20000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	78,120	87,120	96570
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		58,120	125240
	<b>Total Cash Inflow</b>	128120	145240	221810
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70,000	20000	
3	<b>Net Cash Surplus</b>	58,120	125240	201810

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 07 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

















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WALL CLOCK

TIME CHECK  
WALL CLOCK

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# FAMILY PICTURE

