

# Proposed NU Business Name: **M/S EITHIKA ELECTRONICS AND HARDWERE**



Project identification and prepared by: Md: Sirajul Islam (Rasal),  
Kaliakair Unit, Gazipur

Project verified by: MD. Siddiqur Rahoman



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD: AMINUL ISLAM</b>   |
| Age  | : | 10/02/1985 (32 Years)   |
| Education, till to date                          | : | Class Eight   |
| Marital status                                   | : | Married   |
| Children   | : | 1 Doughter  |
| No. of siblings:                                 | : | 3 Brothers and 2 Sisters.   |
| Address  | : | Vill: Muradpur P.O: Sakassor P.S: Kaliakair, 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                               | : | <b>JORINA BEGUM</b>   |
| (iii) Father's name                              | : | <b>MD: YuSUF AIL</b>  |
| (iv) GB member's info                            | : | Branch: Mouchak,kaliakair, Centre # 75 (Female),<br>Member ID: 2017/2, Group No: 04<br>Member since: 21/01/2001 To 2012 (11 Years)<br>First loan: BDT 5,000 /-<br>Last loan :35,000 |
| Further Information:                             |   |   |
| (v) Who pays GB loan installment                 | : | Outstanding loan: Nill  |
| (vi) Mobile lady                                 | : | Father  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : | No<br>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  | : | 05 years experience in running business.<br>He has no training |
| Other Own/Family Sources of Income  | : | Yes  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01718-256814   |
| Family's Contact No.  | : | 01931-357169   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Kaliakor Unit Gazipur.    |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JORINA BEGUM** joined Grameen Bank since 11 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

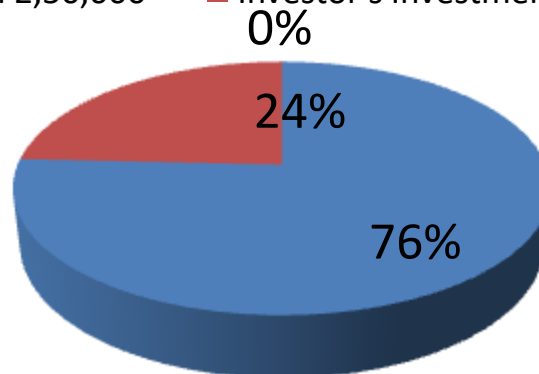
|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>M/S EITHIKA ELETRONICS AND HARDWERE</b>  |
| Location  | : | Muradpur bazar ,Kaliakair, Gazipur.   |
| Total Investment in BDT                           | : | BDT 3,30,000/-  |
| Financing   | : | Self BDT 2,50,000/- (from existing business) 76%<br>Required Investment BDT 80,000/- (as equity) 24 %   |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 12 ft x 18 ft= 216 square ft  |
| Security of the shop                              | : | :1,20,000   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Gass silinder,bod,suigie, etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur.</li><li>▪ Existing no employee.</li><li>▪The shop is Rented.</li><li>▪Collects goods from Nobabpur Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

| Existing                            |       |         |        |
|-------------------------------------|-------|---------|--------|
| Particular                          | Daily | Monthly | Yearly |
| Revenue (Sale)                      |       |         |        |
| Gass silinder, balb, tar, etc item. | 500   | 15000   | 180000 |
| <b>Servising</b>                    | 300   | 9000    | 108000 |
| Total Sales (A)                     | 800   | 24000   | 288000 |
| Less Variable Expense (B)           |       |         | 0      |
| Gass silinder, balb, tar, etc item. | 400   | 12000   | 144000 |
| Total Variable Expense              | 400   | 12000   | 144000 |
| Contribution Margin (CM) [C=(A-B)]  | 400   | 12000   | 144000 |
| Less Fixed Expense                  |       |         |        |
| Rent                                |       | 500     | 6000   |
| Electric Bill                       |       | 200     | 2400   |
| Transportaion                       |       | 1,000   | 12000  |
| Salary (Self)                       |       | 5000    | 60000  |
| Salary (Staff)                      |       | 0       | 0      |
| Entertainment                       |       | 200     | 2400   |
| Guard                               |       | 0       | 0      |
| Generator                           |       |         | 0      |
| Mobile Bill                         |       | 200     | 2400   |
| Total Fixed Cost (D)                |       | 7100    | 85200  |
| Net Profit (E)= [C-D]               |       | 4900    | 58800  |

| Investment Breakdown |     |          |                |    |               |                |
|----------------------|-----|----------|----------------|----|---------------|----------------|
| Particulars          | Q   | Unit (P) | Existing       | Q  | Proposed      | Proposed Total |
| Gass silinder        | 5   | 2300     | 11,500         | 20 | 46,000        | 57,500         |
| 36GI Tar             | 5   | 1600     | 8,000          | 7  | 11,200        | 19,200         |
| Eanari balb          | 120 | 290      | 34,800         | 0  | 0             | 34,800         |
| Suice+holder         | 450 | 18       | 8,100          | 0  | 0             | 8,100          |
| Gang rode            | 25  | 450      | 11,250         | 0  | 0             | 11,250         |
| Tar kata             | 250 | 80       | 20,000         | 0  | 0             | 20,000         |
| Nat                  | 220 | 28       | 6,160          | 0  | 0             | 6,160          |
| Roong                | 70  | 120      | 8,400          |    | 0             | 8,400          |
| Gass chula           | 6   | 1800     | 10,800         | 10 | 18,000        | 28,800         |
| Security             | 0   | 0        | 120,000        | 0  | 0             | 120,000        |
| Others               | 0   | 0        | 10,990         | 0  | 4,800         | 15,790         |
| <b>Total</b>         |     |          | <b>250,000</b> |    | <b>80,000</b> | <b>330,000</b> |

## Source of Finance

■ Entrepreneur's contibution 2,50,000    
 ■ Investor's Investment 80,000    
 ■ Total 3,30,000



# Financial Projection (BDT)

| Particular                               | Daily       | Monthly      | Year -1       | Year-2        | Year-3        |
|--|-------------|--------------|---------------|---------------|---------------|
| <b>Revenue(Sales)</b>                    |             |              |               |               |               |
| Gass silinder, balb, tar, etc item.      | 1000        | 30000        | 360000        | 378000        | 396900        |
| Servising                                | 300         | 9000         | 108000        | 113400        | 119070        |
| <b>Total Sales(A)</b>                    | <b>1300</b> | <b>39000</b> | <b>468000</b> | <b>491400</b> | <b>515970</b> |
| <b>Less Variable Expense (B)</b>         |             |              |               |               |               |
| Gass silinder, balb, tar, etc item.      | <b>800</b>  | <b>24000</b> | <b>288000</b> | 302400        | <b>317520</b> |
| <b>Total Variable Expense</b>            | <b>800</b>  | <b>24000</b> | <b>288000</b> | <b>302400</b> | <b>317520</b> |
| <b>Contributon Margin (CM) [C=(A-B)]</b> | <b>500</b>  | <b>15000</b> | <b>180000</b> | <b>189000</b> | <b>198450</b> |
| <b>Less Fixed Expense</b>                |             |              |               |               |               |
| Rent                                     |             | 500          | 6000          | 6000          | 6000          |
| Electric Bill                            |             | 200          | 2400          | 2700          | 3000          |
| Transportaion                            |             | 1,000        | 12000         | 12600         | 13230         |
| Salary (Self)                            |             | 5000         | 60000         | 60000         | 60000         |
| Salary (Staff)                           |             | 0            | 0             | 0             | 0             |
| Entertainment                            |             | 200          | 2400          | 2400          | 2400          |
| Gard                                     |             |              | 0             | 0             | 0             |
| Generator                                |             |              | 0             | 0             | 0             |
| Mobil Bill                               |             | 200          | 2400          | 2500          | 2600          |
| <b>Total Fixed Cost (D)</b>              |             | <b>7100</b>  | <b>85200</b>  | <b>86200</b>  | <b>87230</b>  |
| <b>Net Profit (E)= [C-D]</b>             |             | <b>7900</b>  | <b>94800</b>  | <b>99540</b>  | <b>104517</b> |
| <b>Investment Pay Back</b>               |             |              | <b>32,000</b> | <b>32,000</b> | <b>32,000</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                   | 50,000              |                     |                     |
| 1.2         | Net Profit  | 94,800              | 99540               | 104517              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 62800               | 130340              |
|             | <b>Total Cash Inflow</b>                          | <b>144,800</b>      | <b>162,340</b>      | <b>234,857</b>      |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 50,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 32000               | 32000               | 32000               |
|             | <b>Total Cash Outflow</b>                         | <b>82,000</b>       | <b>32,000</b>       | <b>32,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>62,800</b>       | <b>130,340</b>      | <b>202,857</b>      |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 0 Family:0 Others:0  
Experience & Skill : 11 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Muradpur bazar  
,Kliakor,Gazipur  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

ডাজ সুপার মার্কেট

সিরপ্রাইজ  
-487916

সুপার

**ইথিকা ইলেকট্রিকস হার্ডওয়ার**

২৭/১০/১০/১০/১০/১০/১০

ফোন: 01912-590075, 01718-256814, 01911-305068

এখানে ব্যবসায়ী ইলেকট্রিক এর মাধ্যমে সব আইসিআর ও গ্যুচ্যা ফিক্স করা হয় এবং বৈদ্যুতিক ও গেলেটরী র‍্যাবারী যন্ত্রাদিকারে করা হয়।

শ্রমিক পরিষদে যোগাযোগ



ডাজ সুপার মার্কেট

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শ্রমিক পরিষদে যোগাযোগ







ঢাকা পশু বিদ্যা সমিতি-১











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# FAMILY PICTURE

