

**Proposed NU Business Name: SANTA JUBAYER ELECTRONICS AND STUDIO**



Project identification and prepared by: : Md. Mozammel Haque,  
Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>SAKENDER MIAH</b>
Age	:	05.03.1988(28 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter and 1 son
No. of siblings:	:	3 Brothers and 4 Sister
Address	:	Vill: Kamar Noyga Charpara P.O: Meruyaghona P.S: Delduyar Dist: Tangail
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MJIRON NESA</b>
(iii) Father's name	:	<b>ABDUL HAMID MIYA</b>
(iv) GB member's info	:	Branch: Fajilhati Delduyar Centre # 26 (Female), Member ID:2454Group No: 05 Member since: 19.12.1993 First loan: BDT 3000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Brother
(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	:	3 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture,
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704293026
Family's Contact No.	:	01709744271
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MJIRON NESHA** joined Grameen Bank since 20 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SANTA JUBAYER ELECTRONICS AND STUDIO</b>
Location	:	Charpara,Delduyar, Tangail.
Total Investment in BDT	:	BDT200000/-
Financing	:	Self BDT 150000/- (from existing business) 75% Required Investment BDT 50,000/- (as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Cable, Bulb, Battery , Rimort , Parts,Fan, etc .</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪ The shop is not rented.</li><li>▪Collects goods from Tangail,</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

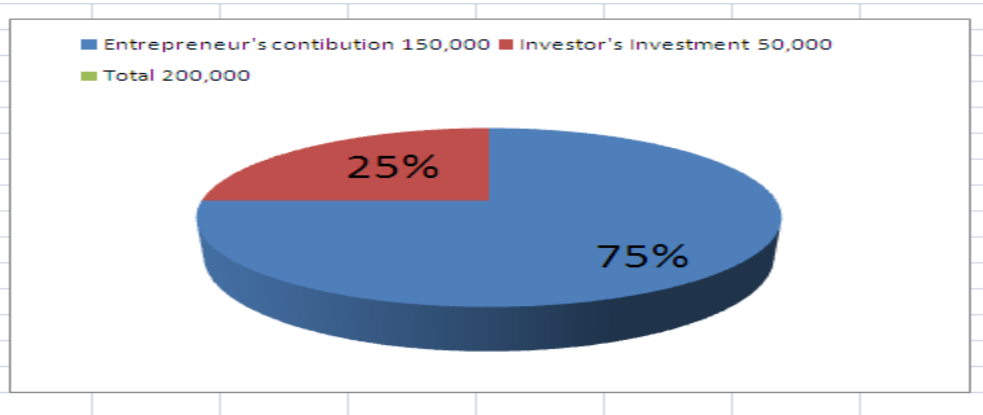
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Light,Cable,Bord,Fan,Computer Etc	2,000	60,000	720,000
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Less. Variable Expense</b>			
Light,Cable,Bord,Fan,Computer Etc	1,600	48,000	576,000
<b>Total variable Expense (B)</b>	<b>1,600</b>	<b>48,000</b>	<b>576,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12,000</b>	<b>144,000</b>
<b>Less. Fixed Expense</b>			
Rent		900	10,800
Electricity Bill		400	4,800
Transportation		600	7,200
Mobile Bill		200	2,400
Entertainment		200	2,400
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7,300</b>	<b>87,600</b>
<b>Net Profit (E) [C-D]</b>		<b>4,700</b>	<b>56,400</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Bulb	6,000	0	6,000
Cable	6,500	15,000	21,500
Bord	10,000	0	10,000
Fan	3,000	20,000	23,000
Computer	15,000	0	15,000
Fotocopy	50,000	0	50,000
Camera	5,000	0	5,000
Etc	54,500	15000	69,500
<b>Total</b>	<b>150,000</b>	<b>50,000</b>	<b>200,000</b>

## Source of Finance

Entrepreneur's contibution 150,000	150,000
Investor's Investment 50,000	50,000
<b>Total 200,000</b>	



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Cable, Bulb, Battery , Rimort , Parts,Fan, etc .	3000	90000	1080000	1134000	1190700
<b>Total Sales(A)</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Less Variable Expense (B)</b>					
Cable, Bulb, Battery , Rimort , Parts,Fan, etc .	<b>2400</b>	<b>72000</b>	<b>864000</b>	907200	<b>952560</b>
<b>Total Variable Expense</b>	<b>2400</b>	<b>72000</b>	<b>864000</b>	<b>907200</b>	<b>952560</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18000</b>	<b>216000</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expense</b>					
Rent		900	10800	10800	10800
Electric Bill		400	4800	57600	691200
Transportaion		1,500	18000	18900	19845
Salary (Self)		300	3600	3600	3600
Salary (Staff)		200	2400	2400	2400
Entertainment		0	0	0	0
Guard		5,000	60000	60000	60000
Generator			0	0	0
Mobile Bill			0	0	0
<b>Total Fixed Cost (D)</b>		<b>8300</b>	<b>99600</b>	<b>153300</b>	<b>787845</b>
<b>Net Profit (E)= [C-D]</b>		<b>9700</b>	<b>116400</b>	<b>122220</b>	<b>128331</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	116,400	122220	128331
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		96400	198620
	<b>Total Cash Inflow</b>	<b>166,400</b>	<b>218,620</b>	<b>326,951</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>96,400</b>	<b>198,620</b>	<b>306,951</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

শাল্লা-জোবায়ের ডিজিটাল  
কালার স্টুডিও এন্ড ইলেকট্রিক

থোঃ মোঃ সেকান্দার বাদশা



ছবি তোলা হয়  
এবং ফটোকপি



KOHINOOR  
ফেনিটোল  
ফেনিটোল

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২৫% গ্যাস সাশ্রয়



CLIC!  
BCHIBOX  
কোয়ালিটি

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গ্যাস  
২৫% সাশ্রয়

গ্যাস সেনিটাইজার





**CLICK**  
Ceiling Fan  
CROWN SERIES

কাহিনুর





CALENDAR  
YEAR 2017

Month	Day	Day	Day	Day	Day	Day
Jan	1	2	3	4	5	6
Feb	7	8	9	10	11	12
Mar	13	14	15	16	17	18
Apr	19	20	21	22	23	24
May	25	26	27	28	29	30
Jun	31					









# FAMILY PICTURE