

Proposed NU Business Name: **JAMAL ELECTRONICS**



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Chhagalnaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



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

Name	:	<b>MD JAMAL UDDIN</b>
Age	:	15-12-1982 (34 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	02 Brothers & 02 Sisters
Address	:	Vill: Bashpara, P.O: Chhagalnaiya, P.S: Chhagalnaiya, Dist: Feni.
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>NURJAHAN</b>
(iii) Father's name	:	<b>MD ABDUR RAHMAN</b>
(iv) GB member's info	:	Branch: Chhagalnaiya, Centre # 05 (Female), Member ID: 1315/1, Group No: 06 Member since: 05-03-2003 to 2009 (06 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000/-, Outstanding loan:
(v) Who pays GB loan installment	:	N/A
(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	:	08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01828-202703
Mother's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chhagalnaiya Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NURJAHAN** joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>JAMAL ELECTRONICS</b>
Location	:	Mir Shopping Complex, Chhagolnaiya, Feni
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 170,000/-(from existing business) 74% Required Investment BDT 60,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	5 ft x 10 ft= 50 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪Currently run a electronics business.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Feni.</li><li>▪The shop is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

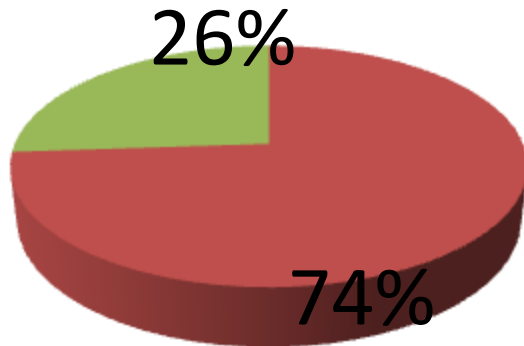
## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Electronics item	65,000	780,000
<b>Total Sales (A)</b>	<b>65,000</b>	<b>780,000</b>
<b>Less. Variable Expense</b>		
Electronics item	52,000	624,000
<b>Total variable Expense (B)</b>	<b>52,000</b>	<b>624,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>13,000</b>	<b>156,000</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	1,000	12,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	200	2,400
Entertainment	300	3,600
Generator bill	300	3,600
Guard	150	1,800
<b>Total fixed Cost (D)</b>	<b>7,250</b>	<b>87,000</b>
<b>Net Profit (E) [C-D]</b>	<b>5,750</b>	<b>69,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Television	7	7000	49,000	8	7000	56,000	105,000
IPS	5	4000	20,000	1	4000	4,000	24,000
Mobile Parts	1	50000	50,000	0	0	0	50,000
Others	1	51000	51,000	0	0	0	51,000
<b>Total</b>	<b>14</b>		<b>170,000</b>	<b>9</b>		<b>60,000</b>	<b>230,000</b>

## Source of Finance



- Entrepreneur's Contribution 170,000
- Investor's Investment 60,000
- Total 230,000

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Electronics item	90,000	1,080,000	1,134,000	1,190,700
<b>Total Sales (A)</b>	<b>90,000</b>	<b>1,080,000</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>				
Electronics item	72,000	864,000	907,200	952,560
<b>Total variable Expense (B)</b>	<b>72,000</b>	<b>864,000</b>	<b>907,200</b>	<b>952,560</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>	<b>238,140</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	1,000	12,000	13,000	14,000
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	400	4,800	5,500	6,000
Entertainment	300	3,600	4,000	4,500
Generator bill	300	3,600	3,600	3,600
Guard	150	1,800	1,500	1,500
<b>Total Fixed Cost</b>	<b>7,550</b>	<b>90,600</b>	<b>93,100</b>	<b>95,600</b>
<b>Net Profit (E) [C-D]</b>	<b>10,450</b>	<b>125,400</b>	<b>133,700</b>	<b>142,540</b>
<b>Investment Payback</b>		<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	<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	60,000		
1.2	Net Profit	125,400	133,700	142,540
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		101,400	211,100
	<b>Total Cash Inflow</b>	<b>185,400</b>	<b>235,100</b>	<b>353,640</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>101,400</b>	<b>211,100</b>	<b>329,640</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 008 Years  
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

Pictures

ডাবল  
ব্যানাম  
অফার

বিত  
কাল

ডাবল  
ব্যানাম  
অফার

বিতর্জ্ঞেও বোনাস  
ব্যবহারেও বোনাস

রবি

জামাল ইলেকট্রনিক্স এন্ড মোবাইল সার্ভিসিং সেন্টার



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জামাল ইলেকট্রনিক্স  
এন্ড অনলাইন ভিডিও  
এডিটিং সেন্টার  
মোবাস: ০১৮১৮-৯৪৫৫৪৯  
বিঃদ্রঃ- মোবাইল সার্ভিসিং করা হয়।

এখানে  
রিচার্জ  
করুন



ববি

স্বপ্নে বাঁধা জাগা পড়িতে

ফোন করুন



০১৮

সেরা

জামাল ইলেকট্রনিক্স



# FAMILY PICTURE

