

Proposed NU Business Name: **TOUFIQ ELECTRONICS**



Project identification and prepared by: Mr. Kabir Raksam
, Godagari Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.TOUFIQ AHMED
Age	:	16/08/1992(24Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	No
No. of siblings:	:	3 Sister & 3 Brother
Address	:	Vill: Kadipur,P.O:Vatopara,P.S: Godagari, 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	:	MST.HAMIDA BEGUM
(iii) Father's name	:	MD. SAHABUDDIN
(iv) GB member's info	:	Branch:Gogram,godagari, Centre #64(Female), Member ID: 4894/3, Group No:01 Member since:05-04-2000 First loan: BDT -2000
Further Information:		Existing Loan: BDT 50000, Outstanding loan:37900
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Goru khamar
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01721020478
Father's Contact No.	:	01981197455
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Godagari Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.HAMIDA BEGUM joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

Proposed Nobin Udyokta Business Info

Business Name	:	TOUFIQ ELECTRONICS
Location	:	Kadipur , Vatopara, Godagari, Rajshahi
Total Investment in BDT	:	BDT 83,000
Financing	:	Self BDT 33,000-(from existing business) 40% Required Investment BDT 50,000/-(as equity) 60%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	10ft x 10ft= 100 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; iron.▪The business is operating by entrepreneur. Existing no employees.▪Average gain▪The farm is owned.▪Agreed grace period is 3 months.

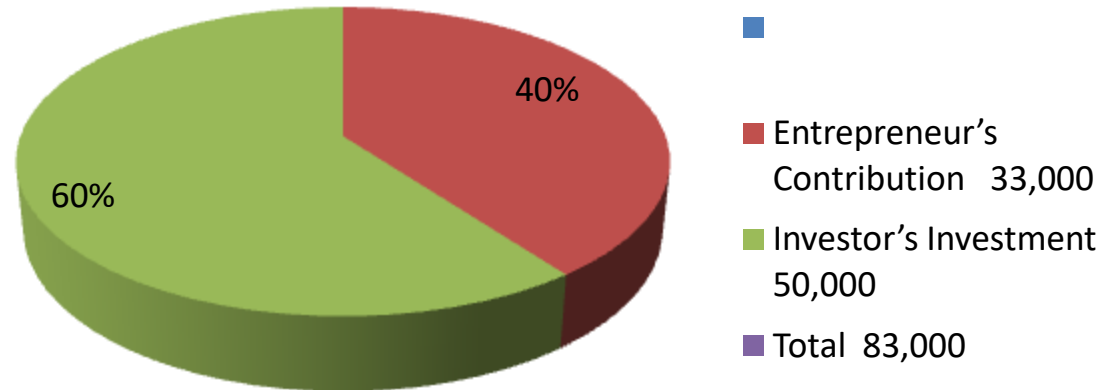
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales of product	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Sales of product	1800	54000	648000
Total variable Expense (B)	1800	54000	648000
Servicing of Incom	300	9000	108000
Contribution Margin (CM) [C=(A-B)]	200	6000	72000
Less. Fixed Expense			
Rent		450	5400
Electricity Bill		200	2400
Mobile Bill		100	1200
Salary (self)		5000	60000
Transportation		550	6600
Entertainment		200	2400
Bank service Charge			100
Total fixed Cost (D)		6500	78100
Net Profit (E) [C-D]		8500	101900

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Electronics item	33,000	50,000	83,000
sound box	40000	0	
computer	30000	0	
Total	33,000	50,000	83000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales of product	2000	60000	720000	756000	793800
Total Sales (A)	2000	60000	720000	756000	793800
Less. Variable Expense					
Sales of product	1800	54000	648000	680400	714420
Total variable Expense (B)	1800	54000	648000	680400	714420
Servicing of incom	300	9000	108000	113400	119070
Contribution Margin (CM) [C=(A-B)	200	6000	72000	75600	79380
Less. Fixed Expense					
Rent		450	5400	5400	5400
Electricity Bill		200	2400	2700	3000
Mobile Bill		100	1200	1500	1800
Salary (self)		5000	60000	60000	60000
Transportation		550	6600	7000	7500
Entertainment		200	2400	2700	3000
Salary (staff)					
Food					
Bank service Charge			100	100	100
Total Fixed Cost		6500	78100	79400	80800
Net Profit (E) [C-D)		8500	101900	109600	117650
Investment Payback			20000	20000	20000

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

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	101900	109600	117650
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		81900	171500
	Total Cash Inflow	151900	191500	289150
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)	20,000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	81900	171500	269150

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm : Kadipur,vatopara Godagari.
Rajshahi
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



তৌফিক ইলেকট্রনিক্স
কাদিপুর মোড়, গোদাগাড়ী, রাজশাহী











