

**Proposed NU Business Name :JANAKI ELECTRICS AND ELECTRONICES**



Project identification and prepared by: Md. NAZIMUDDIN  
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Project verified by: MD. Mizanur Rahaman Patoyari



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

Name	:	<b>Mad.HAMIDUL ISLAM</b>
Age	:	01-06-1992(25 Years)
Education, till to date	:	Class eight
Marital status	:	un married
Children	:	0
No. of siblings:	:	2 Brother,2Sister.
Address	:	Vill: nondopara .P.O: shobothpur , P.S: nagourpur , 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	:	Mst.: howa begum
(iii) Father's name	:	Md: mokim mia
(iv) GB member's info	:	Branch Shabothpur    Centre #4/m (Female), Member ID : 114/1 , Group No:02 Member since:01/01/2008 First loan: BDT 5,000 /- Outstanding loan:16000
Further Information:		
(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	:	07 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.	:	01747553788
Family's Contact No.	:	01776435909
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

howa begum

joined Grameen 8years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in . business

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>JANAKI ELECTRICS AND ELECTRONICES</b>
Location	:	shajalal bank market nagourpur tangail
Total Investment in BDT	:	BDT 144,000/-
Financing	:	Self BDT 94 ,000/- (from existing business 65% Required Investment BDT 50000/- (as equity) 35%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100square ft
Security of the shop	:	50000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; tar , switch ,holder balp energy balp capacitors ,burnish etc.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is rent.</li><li>▪Collects goods from tangail</li><li>▪Agreed grace period is 3 months.</li></ul>

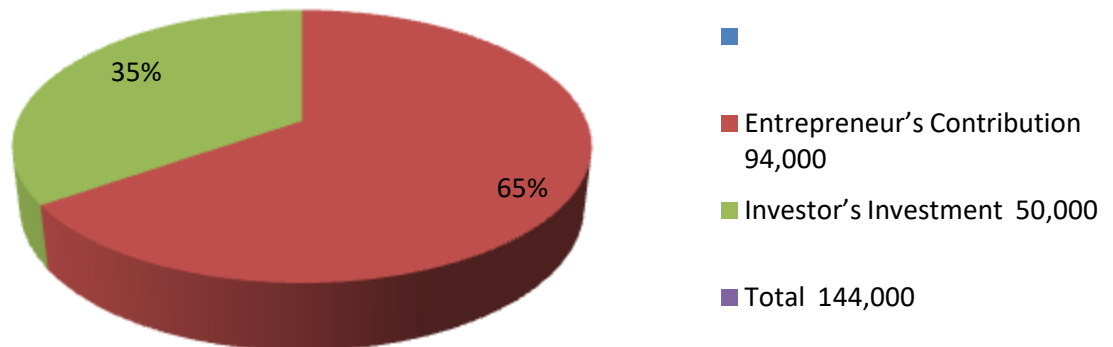
# Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
tar , switch ,holder balp energy balp capacitors		74000	888000
<b>Total Sales (A)</b>		<b>74000</b>	<b>888000</b>
<b>Less. Variable Expense</b>			
tar , switch ,holder balp energy balp capacitors	0	59200	710400
<b>Total variable Expense (B)</b>	<b>0</b>	<b>59200</b>	<b>710400</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>0</b>	<b>14800</b>	<b>177600</b>
<b>Less. Fixed Expense</b>			
Rent		1000	12000
Electricity Bill		500	6000
Transportation		,200	2400
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		100	1200
janitor		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7300</b>	<b>87600</b>
<b>Net Profit (E) [C-D)</b>		<b>7500</b>	<b>90000</b>

tar	75000	25000	100000
swice	2,000	10,000	12000
holder	1500		1500
balp	5400	15000	19400
energy balp	2400		2400
bewaring	1400		1400
capachaiter	6000		6000
burnish	300		300
<b>Total</b>	<b>94000</b>	<b>50,000</b>	<b>144000s</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year(+5%)
<b>Revenue (sales)</b>			
tar , switch ,holder balp energy balp capacitors	74000	888000	932400
<b>Total Sales (A)</b>	<b>74000</b>	<b>888000</b>	<b>932400</b>
<b>Less. Variable Expense</b>			
tar , switch ,holder balp energy balp capacitors	59200	710400	745920
<b>Total variable Expense (B)</b>	<b>59200</b>	<b>710400</b>	<b>745920</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>14800</b>	<b>177600</b>	<b>186480</b>
<b>Less. Fixed Expense</b>			
Rent	1000	12000	12000
Electricity Bill	500	6000	6000
Guard	100	1200	1200
Mobile Bill	300	3600	3800
generator	0	0	0
Entertainment	200,	2400	2600
transportation	200	2400	2400
Salary (self)	5000	60,000	60,000
<b>Total Fixed Cost</b>	<b>7300</b>	<b>87600</b>	<b>88000</b>
<b>Net Profit (E) [C-D)</b>	<b>7500</b>	<b>90,000</b>	<b>98480</b>



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

<b>Cash flow projection on business plan (rec. &amp; Pay)</b>			
<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50000	
1.2	Net Profit	90000	98480
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		60000
	<b>Total Cash Inflow</b>	<b>140000</b>	<b>158480</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80000</b>	<b>30000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>60000</b>	<b>128480</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: Family:0 Others:  
Experience & Skill : 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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# FAMILY PICTURE

