

**Proposed NU Business Name: HASBI ELECTRONICE**

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Bashon Unit, Gazipur  
Project verified by:Md .Kazim Uddin



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

Name	:	<b>MD.HAFIZ AL MAMUN</b>
Age	:	33 years Old
Education, till to date	:	Honour's
Marital status	:	Maried
Children	:	01 Son
No. of siblings:	:	02 Brother
Address	:	
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>MST. HOSNARA AKTER</b>
(iii) Father's name	:	<b>MD.HARUN AL RASHED</b>
(iv) GB member's info	:	Branch:Bason, Centre #66 (Female), Member ID:5331 , Group No:01 Member since:2001 from 2016 ( 15Years) First loan: BDT 4,000/-    Last loan :30,000
Further Information:		Outstanding loan:
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	yes
(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	:	15 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713509300
Family's Contact No.	:	01714996868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**HOSNARA AKTER** joined Grameen Bank since 15 years ago. At first she took BDT 4,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>HASBI ELECTRONICE</b>
Location	:	Islampur , Gazipur
Total Investment in BDT	:	BDT5,00000/-
Financing	:	Self BDT3, 00,000/- (from existing business) 60% Required Investment BDT 2,00000/- (as equity) 40%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	14 ft x 14 ft= 196 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Auto Ricksha Partch , Mobil Charger, ,Auto Ricksha etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 01 employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪Entrepreneur is owner of the shop.</li> <li>▪Collects goods from Conabari bazzar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

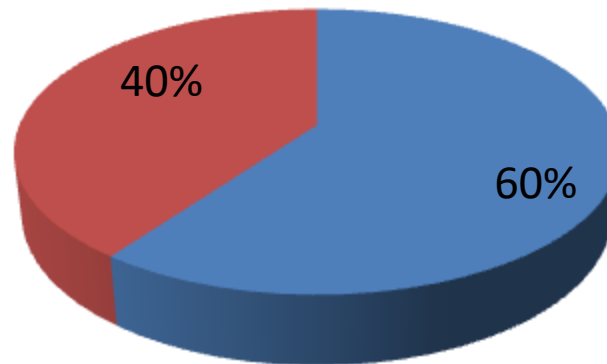
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Auto Rickshaws Partch , ,Auto Rickshaw etc.	4000	120000	1440000
	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000
<b>Less Variable Expense</b>			
Auto Rickshaws Partch , ,Auto Rickshaw etc.	3200	96000	1152000
<b>Total variable Expense (B)</b>	3,200	96000	1152000
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24000	288000
<b>Less Variable Expense</b>			
Rent		0	0
Electricity bill		1000	12000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		5000	60000
Entertainment		1000	12000
Guard		300	3600
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
<b>Total fixed cost (D)</b>		13,600	163200
<b>Net Profit (E)= [C-D]</b>		10,400	124800

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Auto Rickshaws	6	40000	240,000	4	40,000	160,000	400,000
Auto RickshawPartch	1	0	40,000	1	0	20,000	60,000
Mobil Charger	1	0	10,000	1	0	10,000	20,000
Others	1	0	10,000	1	0	10,000	20,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
<b>Total</b>	<b>9</b>	<b>0</b>	<b>300,000</b>	<b>7</b>	<b>0</b>	<b>200,000</b>	<b>500,000</b>

## Source of Finance

- Entrepreneur Contribution=60000
- Investors Investment=200000
- Total=500000
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# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Auto Rickshaws Partch , ,Auto Rickshaw etc.	4700	141000	1692000	1776600	1865430
		0	0	0	0
<b>Total Sales (A)</b>	4700	141000	1692000	1776600	1865430
<b>Less Variable Expense</b>			0		
Auto Rickshaws Partch , ,Auto Rickshaw etc.	3760	112800	1353600	1421280	1492344
			0		
<b>Total variable Expense (B)</b>	3,760	112800	1353600	1421280	1492344
<b>Contribution Margin (CM) [C=(A-B)</b>	940	28200	338400	355320	373086
<b>Less Variable Expense</b>			0		
Rent		0	36000	36,000	36000
Electricity bill		1200	14400	14900	15400
Transportation		1,200	14400	14,900	15400
Salary (self)		5000	60000	60000	60000
Salary(Staff)		5000	60000	60000	60000
Entertainment		1000	12000	12000	12000
Guard		300	3600	3600	3600
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
<b>Total fixed cost (D)</b>		14,100	205,200	206,300	207400
<b>Net Profit (E)= [C-D]</b>		14,100	169200	149,020	165686
Investment Payback			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	169200	149,020	165686
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		89,200	158220
	<b>Total Cash Inflow</b>	369200	238220	323906
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	<b>Total Cash Outflow</b>	280,000	80000	80000
3	<b>Net Cash Surplus</b>	89,200	158220	243906

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 15Years  
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

32/S32DF2310  
LED TV

HDMI

1L

CC&C







THE



HDMI

Clear  
Resolution  
Enhancer

Photo Frame  
Made









