

Proposed NU Business Name: **M/S RASEL ENTERPRISE**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD RASEL SHEKH
Age	:	1-1-1988 (29 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	1 Doughter
No. of siblings:	:	01 Brother, 03 Sister
Address	:	Vill: Khidrogoti, P.O: Rajfulbaria, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST SHAHANA BEGUM
(iii) Father's name	:	MD SHAMSUL SHEKH
(iv) GB member's info	:	Branch: Shovapur, Centre # 6 (Female), Member ID: 9537, Group No: 07 Member since: 18-03-2010 (7 Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: BDT15,000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Mathrer
(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.)	:	Furniture and Electronics Business
Business Experiences and Training Info	:	3 years experience in running business. 2 Years in own business He has no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01676-373018
Family's Contact No.	:	01966-213667
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST SHAHANA BEGUM Joined Grameen Bank Since 7 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	:	M/S RASEL ENTERPRISE
Location	:	Nogorchor, Rajfulbaria, Savar, Dhaka.
Total Investment in BDT	:	BDT 4,50,000/-
Financing	:	Self BDT 3,70,000 (from existing business) 82% Required Investment BDT 80,000 (as equity) 18%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	18ft x 20ft = 360 Square ft.
Implementation	:	<ul style="list-style-type: none">▪Currently run a Furniture business.▪The business is operating by entrepreneur. Existing no Employees.▪The business is under renting.▪Collects goods from Savar.▪Agreed grace period is 3 months.

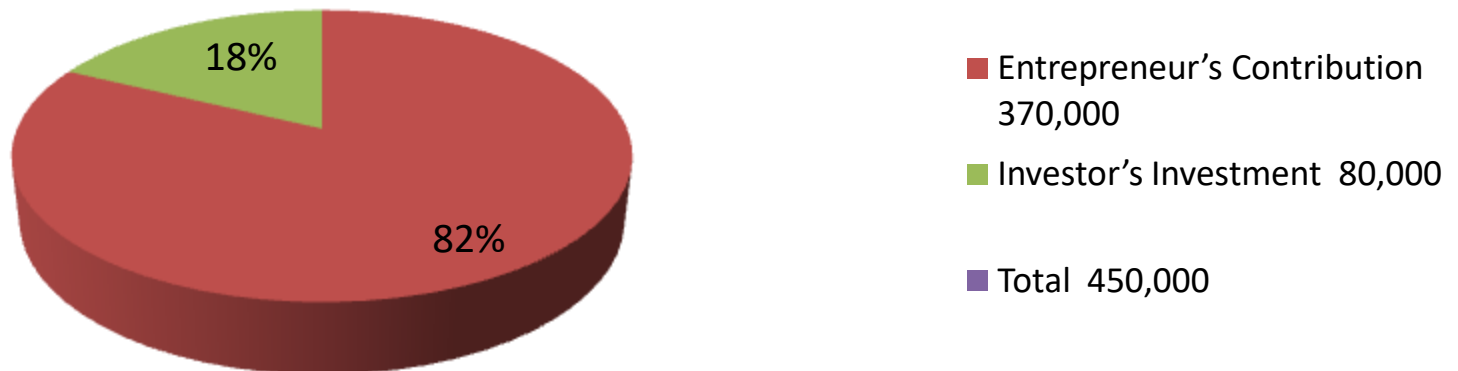
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Furniture and Electric item	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Furniture and Electric item	3000	90000	1080000
Total variable Expense (B)	3,000	90000	1080000
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000
Less Variable Expense			
Rent		16,000	192000
Electricity bill		500	6000
Transportation		2,000	24000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		0	0
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		24,100	289200
Net Profit (E)= [C-D]		5,900	70800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Bed	6	15000	90,000	2	10,000	20,000	100,000
Wear drop	3	9000	27,000	3	9000	27,000	54,000
Show Case	2	15000	30,000	0	0	0	30,000
Swing Machine	1	8000	8,000	0	0	0	8,000
TV Monitor	5	18000	90,000	2	8000	16,000	106,000
Fridge	1	18000	18,000	0	0	0	18,000
Fan	2	3500	7,000	0	0	0	7,000
Sound Box	0	0	0	2	3500	7,000	7,000
Advance	0	0	1,00,000	0	0	0	100,000
Total	0	0	370,000	0	0	100,000	450,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Furniture and Electric item	4500	135000	1620000	1701000	1786050
	0	0	0	0	0
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less Variable Expense			0		
Furniture and Electric item	3375	101250	1215000	1275750	1339537.5
			0		
Total variable Expense (B)	3,375	101250	1215000	1275750	1339537.5
Contribution Margin (CM) [C=(A-B)	1,125	33750	405000	425250	446512.5
Less Variable Expense			0		
Rent		16,000	192000	192,000	192000
Electricity bill		500	6000	6500	7000
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	4800	4800
Guard		0	0	0	0
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		24,800	297,600	298,700	299800
Net Profit (E)= [C-D]		8950	107400	126,550	146712.5
Investment Payback			40,000	40,000	40,000

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	100,000		
1.2	Net Profit	107,400	126,550	146712.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		67,400	153950
	Total Cash Inflow	207400	193950	300662.5
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	67,400	153950	260662.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Nogorchor, Rajfulbaria,
Savar, Dhaka.
Regular customers;

THREATS

Theft
Political unrest

Pictures









21 ORIGINAL FLAT
COLOUR TELEVISION
MODEL: 499

TV
FLAT-SCREEN TV









21" TELEVISION
21" COLOUR TELEVISION
QUALITY STANDARD DIFFERENTIAL
MODEL: 21M4 21M5 21M7 21M8 21M9 21M10

MODEL: V1 C V2 C V3 C V4 C V5 C
V1 C V2 C V3 C V4 C V5 C

FUNCTION

- Video Search System
- Z-Matrix
- Picture Guard Memory

- 21" COLOUR COORDINATOR TELEVISION
- VHS/VIDEO PAL/SECAM
- SHARPNESS PROCESSOR
- 3000 HOURS
- OPTICALLY COATED
- CRYSTAL
- HOLDABLE 1000 HOURS
- FULLY PROTECTED WITH CONFORM

m TV
COLOUR PAL
BLACK/RED
BLACK/WHITE

BUTTERFLY



FAMILY PICTURE