

# Proposed NU Business Name: **ANOWAR ELECTRONICS**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>SAHADAT HOSSAIN</b>
Age	:	02/03/1995 ( 22 Years)
Education, till to date	:	SSC
Marital status	:	UNMarried
Children	:	No
No. of siblings:	:	04 Brother 02 Sisters
Address	:	Vill: Matiagoda P.O: Chadgazi, P.S: Chagal naiya, 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>GOL NAHAR</b>
(iii) Father's name	:	<b>MONIR AHAMMED</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 38/(Female), Member ID:9891, Group No: 01 Member since: 05-07-2007 (10 years) First loan: BDT 5,000/- Existing loan: BDT 40,000/- Outstanding loan: BDT 10,000/-
Further Information:		
(v) Who pays GB loan installment	:	Mother
(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	:	Five Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01865-632079
Mother's Contact No.	:	01875-721074
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit, feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**GOL BAHAR** joined Grameen Bank since 10 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

## Proposed Nobin Udyokta Business Info

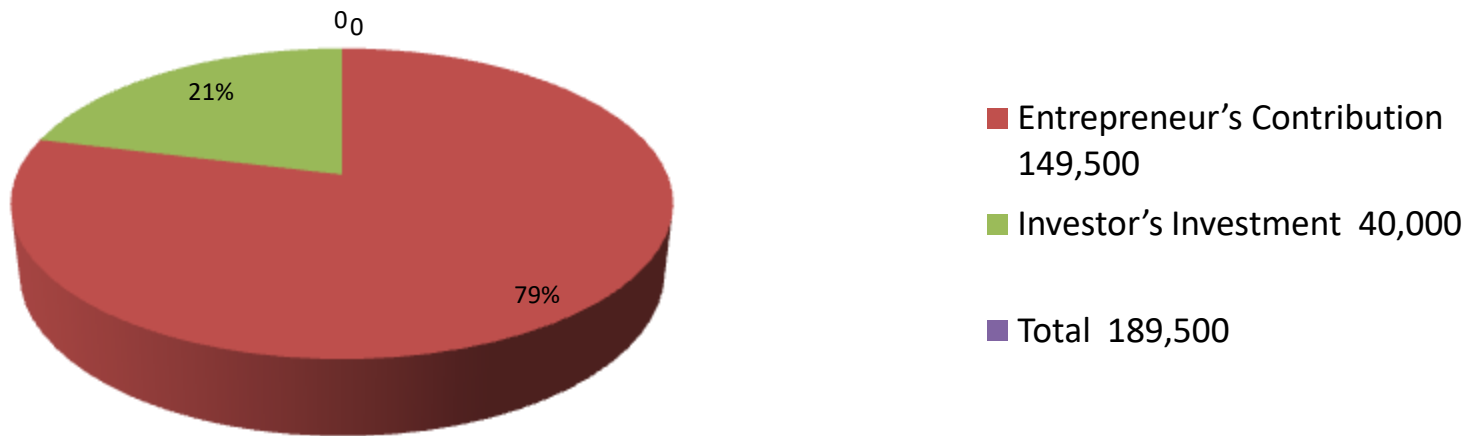
Business Name	:	<b>ANOWAR ELECTRONICS</b>
Location	:	Chadgazi Bazar , Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 1,89,500/-
Financing	:	Self BDT 1,49,500/- (From Existing Business) 79% Required Investment Bdt,40,000(as Equity) 21%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	15Ft X 10ft. = 150 Square Ft
Security Of The Shop	:	30,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like; Tv cerkit, remot, md fire box, servicing, Energy balb Etc.</li><li>▪Average 20% Gain On Sale.</li><li>▪The Business Is Operating By Entrepreneur. Existing No Employee.</li><li>▪He Is Doing His Business In Renting Place.</li><li>▪Collects Goods From Feni.</li><li>▪Agreed Grace Period Is 3 Months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
<b>Revenue (Sale)</b>			
tv cerkit,remot,md fire box,energy balb etc.	2000	60000	720000
<b>Total Sales(A)</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
tv cerkit,remot,md fire box,energy balb etc.	1600	48000	576000
<b>Total Variable Expense</b>	<b>1600</b>	<b>48000</b>	<b>576000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>400</b>	<b>12000</b>	<b>144000</b>
<b>Less Fixed Expense</b>			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>
<b>Net Profit (E)= [C-D]</b>		<b>4400</b>	<b>52800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
tv cerkit	52,000	13,000	65,000
remot	5,000	5,000	10,000
md fire box	18,000	18,000	36,000
energy balb	24,500	4,000	28,500
charger	4,000	0	4,000
tv	16,000	0	16,000
security	30,000	0	30,000
<b>Total</b>	<b>149,500</b>	<b>40,000</b>	<b>189,500</b>



# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
tv cerkit,remot,md fire box,energy balb etc.	2500	75000	900000	945000	992250
0	0	0	0	0	0
<b>Total Sales(A)</b>	<b>2500</b>	<b>75000</b>	<b>900000</b>	<b>945000</b>	<b>992250</b>
<b>Less Variable Expense (B)</b>					
tv cerkit,remot,md fire box,energy balb etc.	2000	60000	720000	756000	793800
<b>Total Variable Expense</b>	<b>2000</b>	<b>60000</b>	<b>720000</b>	<b>756000</b>	<b>793800</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15000</b>	<b>180000</b>	<b>189000</b>	<b>198450</b>
<b>Less Fixed Expense</b>					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>7600</b>	<b>91200</b>	<b>91780</b>	<b>92369</b>
<b>Net Profit (E)= [C-D]</b>		<b>7400</b>	<b>88800</b>	<b>93240</b>	<b>97902</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

<i>Sl #</i>	<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	50,000		
1.2	Net Profit	88,800	93240	97902
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		68800	142040
	<b>Total Cash Inflow</b>	<b>138,800</b>	<b>162,040</b>	<b>239,942</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)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>68,800</b>	<b>142,040</b>	<b>219,942</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Chad gazi chagalnaiya feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



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