

Proposed NU Business Name: **Redoy Electronics**

# ২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patowari



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

Name	:	<b>Md Alamgir Hosen</b>
Age	:	07-01-1985 (33 Years)
Education, till to date	:	Eight
Marital status	:	Married
Children	:	2 son 0 Daughter
No. of siblings:	:	3 Brothers@ 1 sisters
Address	:	Vill: Khilda P.O: Bangra, P.S: Kalihati , 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	:	<b>Mst Amena begum</b>
(iii) Father's name	:	<b>Md Mokbul hosen</b>
(iv) GB member's info	:	Branch: Palima Kalihati Centre # 74 (Female), Member ID: 8522/1, Group No: 03 Member since: 12-03-2003(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 80,000/- Outstanding loan: BDT 45520/-
(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	:	12 years experience in running business. He has 5 years training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01735-709437
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Amena Begum** joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>Redoy Electronics</b>
Location	:	Pathalia bazar , Kalihati,Tangail.
Total Investment in BDT	:	BDT 223000
Financing	:	Self BDT 123,000(from existing business) 55% Required Investment BDT 100,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 5,000
Size of shop	:	058ft x 12 ft= 96 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 likes:Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪The shop is own.</li><li>▪Collects goods from Elenga Bazar.</li><li>▪Agreed grace period is 4 months.</li></ul>

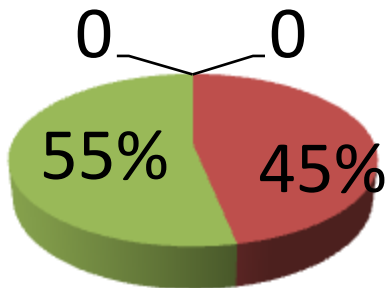
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor etc	1,600	48,000	576,000
	1,600	48,000	576,000
<b>Less. Variable Expense</b>			
Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor etc	960	28,800	345,600
<b>Total variable Expense (B)</b>	960	28,800	345,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	640	19,200	230,400
<b>Less. Fixed Expense</b>			
Rent		-	-
Electricity Bill		700	8,400
Transportation		200	2,400
Salary (self)		10,000	120,000
Salary (stuff)		-	-
Entertainment		200	2,400
Guard		150	1,800
Generator Bill		100	1,200
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>11,550</b>	<b>138,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,650</b>	<b>91,800</b>

### Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Picture Tube	3	4,500	13,500				13,500
Parts			65,000			100,000	165,000
Remort charger			15,000				15,000
Other			30,000				30,000
							-
							-
							-
							-
							-
							-
			<b>123,500</b>			<b>100,000</b>	<b>223,500</b>

### Source of Finance



Entrepreneur Contribution	<b>123,500</b>
Investors Investment	<b>100,000</b>
<b>Total Investment</b>	<b>223,500</b>

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor etc	2,400	72,000	864,000	907,200	952,560
<b>Total Sales (A)</b>	2,400	72,000	864,000	907,200	952,560
<b>Less. Variable Expense</b>					
Flyback,Cirkit,Ic,Battery,Ten stand,Remote,Capacitor etc	1,440	43,200	518,400	544,320	571,536
<b>Total variable Expense (B)</b>	1,440	43,200	518,400	544,320	571,536
<b>Contribution Margin (CM) [C=(A-B)]</b>	960	28,800	345,600	362,880	381,024
<b>Less. Fixed Expense</b>					
Rent		-	-	-	-
Electricity Bill		700	8,400	8,400	8,400
Transportation		200	2,400	2,400	2,400
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		150	1,800	1,800	1,800
Generator Bill		100	1,200	1,200	1,200
Mobile Bill		200	2,400	2,400	2,400
<b>Total fixed Cost (D)</b>		<b>11,550</b>	<b>138,600</b>	<b>138,600</b>	<b>138,600</b>
<b>Net Profit (E) [C-D]</b>		<b>17,250</b>	<b>207,000</b>	<b>217,350</b>	<b>207,000</b>
<b>Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1	Investment Infusion by Investor	100,000		
1	Net Profit	207,000	217,350	207,000
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		167,000	344,350
	<b>Total Cash Inflow</b>	<b>307,000</b>	<b>384,350</b>	<b>551,350</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	100,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>167,000</b>	<b>344,350</b>	<b>511,350</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0, Experience & Skill : 12 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

বিস্মিতকারি বাদ্‌মানির কাহীন

# বাদ্‌ ইলেকট্‌র্নিক্স

প্‌াঃ মোঃ আলমগীর হোসেন

এখানে টিভি, এলসিডি, ডিভিডি, স্‌্যাভিলাইজার,  
নতুন টিভির সার্কিট ও সকল প্রকার পার্টস বিক্রয়  
সহ সুদক্ষ কারিগর দ্বারা মেরামত করা হয়।

বি: দ্‌: এখানে সকলপ্রকার প্‌াঘার এর কাজ করা হয়।



পালিমা বাজার, কালিহাতী, টাঙ্গাইল # ০১৯৩৫-৭০৯৪৩৭















