

Proposed NU Business Name: **SHOPNA WATCH & ELECTRONICS**



Project identification and prepared by: Md. Habiluddin
Nagorpur

Project verified by: Md. Abu bakar siddik



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Manik Mia
Age	:	07-02-1984(33 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	0
No. of siblings:	:	03 Brothers 2 Sisters
Address	:	Vill:Dangadholapara, P.O:Chowdhuri danga P.S: Nagorpur, Dist: Tangail. .
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AYOTON BEGUM
(iii) Father's name	:	MD. HANIF MIA
(iv) GB member's info	:	Branch: Nagorpur ,Centre # 34(Female), Member ID: 2343/2, Group No: 03 Member since: 4-07-2009(8Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 30,000,Outstanding loan:BDT0
(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	:	

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 on business & 10 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725782176
Family's Contact No.	:	01983347141
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. AYOTON BEGUM Joined Grameen Bank Since 08 Years Ago. At First She Took 10000 taka Loan from Grameen Bank. She Gradually Took more Loan From GB. She utilized the money In business .

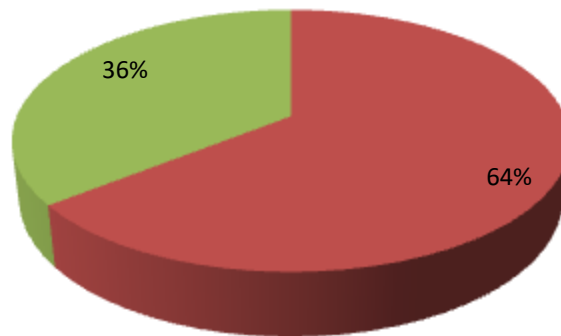
Proposed Nobin Udyokta Business Info

Business Name	:	SHOPNA WATCH & ELECTRONICS
Location	:	College road, Nagorpur Bazar, Tangail.
Total Investment in BDT	:	BDT168000/-
Financing	:	Self BDT 108000(from existing business) 64% Investors Investment BDT 60,000(as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	12ft*12ft= 144 Square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Different type of watch.etc▪Average 20% gain on sale▪The business is operating by entrepreneur. Existing no Employe.▪The Shop is Rented▪Collects goods from Dhaka▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Different type of watch.etc	2100	63000	756000
		0	0
Total Sales(A)	2100	63000	756000
Less Variable Expense (B)			0
Different type of watch.etc	1680	50400	604800
Total Variable Expense	1680	50400	604800
Contributon Margin (CM) [C=(A-B)]	420	12600	151200
Less Fixed Expense			
Rent		800	9600
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		50	600
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		7850	94200
Net Profit (E)= [C-D]		4750	57000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
wall clock big	100	200	20000	1	60000	60,000	80,000
wall clock small	40	200	8000			0	8,000
Rich watch	100	150	15000				15,000
Rich watch Chain	40	150	6000				6,000
battary	500	18	9000				9,000
			0			0	0
Security			50000				50,000
	780	718	108,000	1	60000	60,000	168000

Source of Finance



- Entrepreneur's Contribution
108,000
- Investor's Investment 60,000
- Total 168,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Different type of watch.etc	2600	78000	936000	982800	1031940
Total Sales(A)	2600	78000	936000	982800	1031940
Less Variable Expense (B)					
Different type of watch.etc	2080	62400	748800	786240	825552
Total Variable Expense	2080	62400	748800	786240	825552
Contributon Margin (CM) [C=(A-B)]	520	15600	187200	196560	206388
Less Fixed Expense					
Rent		800	9600	9600	9600
Electric Bill		500	6000	72000	864000
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Guard		50	600	600	600
Generator		0	0	0	0
Mobile Bill		500	6000	0	0
Total Fixed Cost (D)		7850	94200	154500	946815
Net Profit (E)= [C-D]		7750	93000	97650	102533
Investment Pay Back			24,000	24,000	24,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		69000	142650
	Total Cash Inflow	153,000	166,650	245,183
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	69,000	142,650	221,183

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



বিস্মিত্তাহির রাহমানির রাহিম

স্বপ্না ওয়াচ এন্ড ইলেকট্রনিক্স

শ্রীঃ মোঃ মানিক মিয়া

এখানে সকল প্রকার ঘড়ি, ক্যালকুলেটর, রেডিও
ইত্যাদি পাওয়া যায় এবং মেরামত করা হয়।
গ্রিম্পিফায়ার নতুন বানানো হয়

রোড, নাগরপুর বাজার, টাঙ্গাইল। মোবাইল

ইলেকট্রনিক্স



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