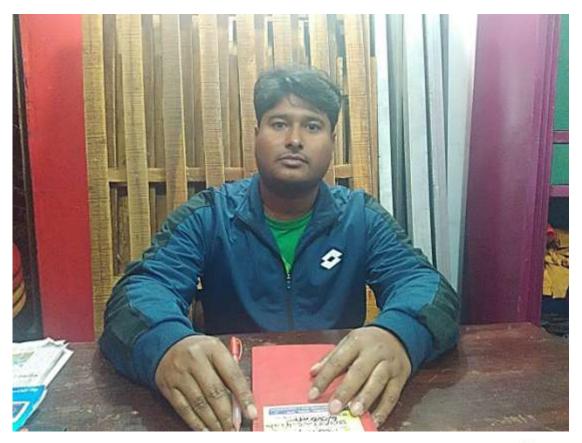
### Proposed NU Business Name: M/S KAMAL ELECTRONICS



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

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta						
Name	:	SHOHEL ARMAN				
Age	:	10-08-1989 (29 Years)				
Education, till to date	:	S.S.C				
Marital status	:	Unmarried				
Children	:	Nill				
No. of siblings:	:	Nill				
Address	:	Vill: Chara Bagh, P.O: Ashulia, P.S: Savar, Dist: Dhaka.				
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father  TAHERON  LATE: KAMAL UDDIN  Branch: Ashulia, Centre # 10 (Female),  Member ID: 4273/1, Group No: 01  Member since: 20-10-2010 (8 Years)  First loan: BDT 5,000 Taka.				
Further Information: (v) Who pays GB loan installment	  :	Existing loan: BDT 15,000/-, Outstanding loan: 0/- Mather				
(vi) Mobile lady	:	No				
(vii) Grameen Education Loan	:	No				
(viii) Any other loan like GB, BRAC ASA etc	<b> </b> :	No				

### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Furniture and Electric business.
Business Experiences and	:	6 years experience in running business. 5 Years in own business
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01926-618339
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

#### BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**TAHERON** Joined Grameen Bank Since 8 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	:	M/S KAMAL ELECTRONICS			
Location	:	Amtola, Chara Bagh, Ashulia, Savar, Dhaka.			
Total Investment in BDT	:	BDT 6,30,000/-			
Financing	:	Self BDT 3,30,000 (from existing business) 52% Required Investment BDT 3,00,000 (as equity) 48%			
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.			
Proposed Salary	:	BDT 5,000 Taka.			
Size of shop	:	10 ft. x 20 ft. = 200 Square ft.			
Implementation	:	<ul> <li>Currently run a Furniture and Electronics business.</li> <li>The business is operating by entrepreneur. Existing 01 Employees.</li> <li>The business is under Own.</li> <li>Collects goods from Saver.</li> <li>Agreed grace period is 3 months.</li> </ul>			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue(Sales)					
Furniture and Electric item	3000	90000	1080000		
	0	0	C		
Total Sales (A)	3000	90000	1080000		
Less Variable Expense					
Furniture and Electric item	2100	63000	756000		
Total variable Expense (B)	2,100	63000	756000		
Contribution Margin (CM) [C=(A-B)	900	27000	324000		
Less Variable Expense					
Rent		0	C		

Electricity bill

Transportation

Salary (self)

Salary(Staff)

Guard

Generator

Bank charge

Total fixed cost (D)

Net Profit (E)= [C-D]

Mobile bill

Entertainment

500

2,000

5000

3000

300

300

11,100

15,900

6000

24000

60000

36000

3600

3600

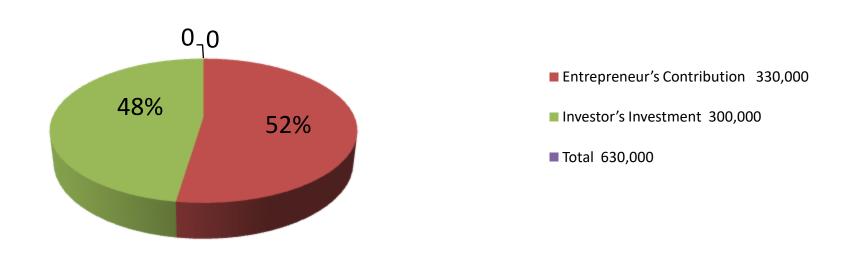
133200

190800

#### **Investment Breakdown**

	Exis	sting		Proposed				
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed	
			(BDT)			(BDT)	Total	
Bed	5	10000	50,000	10	10,000	100,000	150,000	
Show Case	5	15000	75,000	5	15000	75,000	150,000	
Fan	20	2000	40,000	20	2000	40,000	80,000	
Sound Box	15	5000	75,000	0	0	0	75,000	
Table	10	3000	30,000	0	0	0	30,000	
Chair	20	500	10,000	0	0	0	10,000	
TV	5	10000	50,000	0	0	0	50,000	
Fridge	0	0	0	5	17000	85,000	85,000	
Advanced	0	0	0	0	0	0	0	
Total	0	0	330,000	0	0	300,000	630,000	

### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Parts item	4000	120000	1440000	1512000	1587600
	0	0	0	0	(
Total Sales (A)	4000	120000	1440000	1512000	1587600
Less Variable Expense			0		
Parts item	2800	84000	1008000	1058400	1111320
			0		
Total variable Expense (B)	2,800	84000	1008000	1058400	1111320
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000	453600	476280
Less Variable Expense			0		
Rent		0	0	0	C
Electricity bill		700	8400	8900	9400
Transportation		2,500	30000	30,500	31000
Salary (self)		5000	60000	60000	60000
Salary(Staff 02)		3000	36000	36000	36000
Entertainment		400	4800	4800	4800
Guard		0	0	0	C
Generator		0	0	0	C
Bank charge		0	0	0	C
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		12,000	144,000	145,100	146200
Net Profit (E)= [C-D]		24000	288000	308,500	330080
Investment Payback			100,000	100,000	100,000

	Cash flow projection on bu	ısiness plan (rec.	& Pay)	
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	250,000		
1.2	Net Profit	288,000	308,500	330080
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		188,000	396500
	Total Cash Inflow	538000	496500	726580
2	Cash Outflow			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350,000	100000	100000
3	Net Cash Surplus	188,000	396500	626580

## **SWOT ANALYSIS**

# Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 6 Years

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

# **O**PPORTUNITIES

Huge demand in the community Location of shop; Amtola, Chara Bagh, Ashulia, Savar, Dhaka. Regular customers;

### THREATS

Theft
Political unrest

# Pictures



















