

# Proposed NU Business Name: RIYAD ELECTRONICS



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Dhonbari Unit, Tangail

Project verified by: Md. Abu Bakkar Siddique



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>MD.RASHEDUL HAQUE</b>
Age	:	01-10-1985 ( 32 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Dauther 02 Son
No. of siblings:	:	02 Brothers 0 Sisters
Address	:	Vill: Birtara ,P.O: Birkodomtoli ,P.S: dhanbari Dist: Tangail.
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST.FATEMA BEGUM
(iii) Father's name	:	MD.OMAR ALI
(iv) GB member's info	:	Branch: Kendua, Centre # 25 (female), Member ID:1878 , Group No: 01 Member since: 2003-2009 ( 06 Years) First loan: BDT = 3,000 Last Loan = 9,000
<b>Further Information:</b>	:	Outstanding loan:= 0
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	04 years of business experience.
Own Business and Training Info	:	04 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-569811
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. FATEMA BEGUM** joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	RIYAD ELECTRONICS
Location	:	Kenduabazar,Dhonbari,Tangail
Total Investment in BDT	:	BDT 137,000/-
Financing	:	Self BDT 87,000/- (from existing business) 64% Required Investment BDT 50,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	BDT 10,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; tv,ricecuker etc.</li> <li>▪Average 05 % gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 0 employee.</li> <li>▪The shop is rented.</li> <li>▪Collects goods from .Dhaka.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
gas, rice cakar, balendar,	4,000	120,000	1,440,000
servics	500	15,000	180,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>135,000</b>	<b>1,620,000</b>
<b>Less. Variable Expense</b>			
gas, rice cakar, balendar,	3,800	114,000	1,368,000
<b>Total variable Expense (B)</b>	<b>3,800</b>	<b>114,000</b>	<b>1,368,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		1,500	18,000
Graud Bill		100	1,200
Generator Bill		300	3,600
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>10,600</b>	<b>127,200</b>
<b>Net Profit (E) [C-D]</b>		<b>10,400</b>	<b>124,800</b>

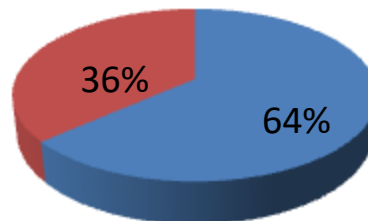
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
gas salendar	10p	2250	22500	gas salendar	20p	2250	45,000	67,500
rice cekar	5p	1500	7500	rice cekar	0	0	0	7,500
badendar	5p	1400	7000	badendar		0	0	7,000
tv	4p	7500	30000	tv	1p	5000	5,000	35,000
				0	0	0	0	0
				0	2	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	5	0	0	0
	0	0	0	0	4	0	0	0
Others			10000	Others			0	10,000
Security of Shop			10000					10,000
Machinaries			0	Machinaries			0	0
<b>Total</b>			<b>87,000</b>				<b>50,000</b>	<b>137,000</b>

## Source of Finance

■ Entrepreneur's contribution 87000

■ Investor's Investment 50000

■ Total 137000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
gas, rice cakar, balendar,	5,000	150,000	1,800,000	1,890,000
services	0	0	0	0
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>	<b>1,890,000</b>
<b>Less. Variable Expense</b>				
gas, rice cakar, balendar,	4,250	127,500	1,530,000	1,606,500
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>	<b>1,606,500</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>	<b>283,500</b>
<b>Less. Fixed Expense</b>				
Rent		1,000	12,000	12,000
Electricity Bill		550	6,600	6,930
Transportation		2,200	26,400	27,720
Salary (self)		5,000	60,000	60,000
Salary (staff)		0	0	0
Entertainment		1,650	19,800	20,790
Graud Bill		110	1,320	1,386
Generator Bill		315	3,780	3,969
Mobile Bill		210	2,520	2,646
<b>Non Cash Item</b>				
Depreciation		0	0	0
<b>Total Fixed Cost</b>		<b>11,035</b>	<b>132,420</b>	<b>135,441</b>
<b>Net Profit (E) [C-D]</b>		<b>11,465</b>	<b>137,580</b>	<b>148,059</b>
<b>Investment Payback</b>			<b>30,000</b>	<b>30,000</b>



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

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	137,580	148,059
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		107,580
	<b>Total Cash Inflow</b>	<b>187,580</b>	<b>255,639</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)	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>107,580</b>	<b>225,639</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:03  
Experience & Skill : 09 Years  
Own Business : 09 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









# FAMILY PICTURE

