

# RASHED ELECTRONICS



Project identification by: Md Nurul Islam, Uttarkhan Unit

Project prepared by: Md. Mizanur Rahman Patwary

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>MD RASHEDUL ALAM (APU)</b>
Age	:	08-09-1982 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son and 1 Daughter
No. of siblings:	:	2 Brothers
Present Address		Vill: Borobag P.O: Uttarkhan Majar P.S: Uttarkhan Dist: Dhaka
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>GOLAP BANU</b>
(iii) Father's name	:	<b>MD MOMTAJ UDDIN</b>
(iv) GB member's info	:	Branch: Uttarkhan Centre # 19 (Female), Member ID: 2453, Group No: 01 Member since: 03-01-1994 (21 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 9,00,000 Outstanding loan: BDT 7,60,520
(v) Who pays GB loan installment	:	Father : No
(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	:	Eight years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Rickshaw Garage)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01771-237373
Father Contact No.	:	01715-298530
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Uttarkhan Unit, Dhaka

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

Golap Banu is a member of Grameen Bank since 21 years. At first she took 3,000 taka loan from Grameen Bank. Golap Banu gradually took loan from GB. Utilize loan gradually in Poultry farm, Grocery shop and Rickshaw garage.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RASHED ELECTRONICS</b>
Location	:	Tongi Bazar, Dhaka
Total Investment in BDT	:	4,00,000 taka
Financing	:	Self BDT 2,00,000 (from existing business) 50% Required Investment BDT 2,00,000 (as equity) 50%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Micro phone, Speaker, Sound box, Ample fire, Mike set, Circuit, DVD, 12 Volt Battery, IPS Box, Fan etc .</li><li>▪Repairing Television, DVD, EVD, Sound system etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪After getting equity fund one employee will be appointed.</li><li>▪The shop is rented.</li><li>▪Collects goods from Dhaka, Sadarghat.</li><li>▪Agreed grace period is 4 months.</li></ul>

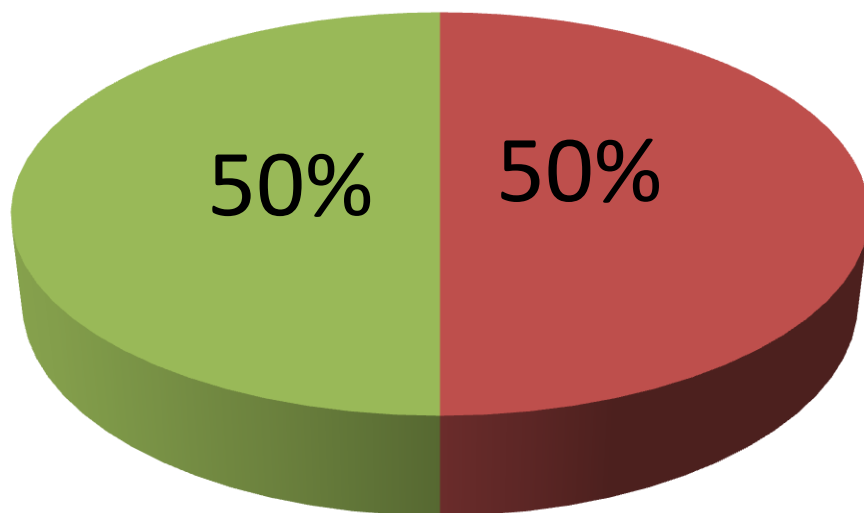
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Micro phone, Speaker, Sound box, Ample fire, Mike set, Circuit, DVD, 12 Volt Battery, IPS Box, Fan etc	4,500	135,000	1,620,000
Servicing	300	9,000	108,000
<b>Total Sales (A)</b>	<b>4,800</b>	<b>144,000</b>	<b>1,728,000</b>
<b>Less. Variable Expense</b>			
Micro phone, Speaker, Sound box, Ample fire, Mike set, Circuit, DVD, 12 Volt Battery, IPS Box, Fan etc	3,825	114,750	1,377,000
<b>Total variable Expense (B)</b>	<b>3,825</b>	<b>114,750</b>	<b>1,377,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>975</b>	<b>29,250</b>	<b>351,000</b>
<b>Less. Fixed Expense</b>			
Rent		5,000	60,000
Electricity Bill		1,000	12,000
Generator Bill		200	2,400
Mobile Bill		300	3,600
Transportation		3,000	36,000
Entertainment		1,000	12,000
Guard		1,000	12,000
Salary (self)		7,000	84,000
<b>Total fixed Cost (D)</b>		<b>18,500</b>	<b>222,000</b>
<b>Net Profit (E) [C-D]</b>		<b>10,750</b>	<b>129,000</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Micro phone, Speaker, Sound box, Ample fire, Mike set, Circuit, DVD, 12 Volt Battery, IPS Box, Fan etc	1,50,000	1,50,000	3,00,000
Security	50,000	50,000	1,00,000
<b>Total</b>	<b>2,00,000</b>	<b>2,00,000</b>	<b>4,00,000</b>

## Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 200,000
- Total 400,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Micro phone, Speaker, Sound box, Ample fire, Mike set, Circuit, DVD, 12 Volt Battery, IPS Box, Fan etc	8,000	240,000	2,880,000	3,024,000	3,175,200
Servicing	300	9,000	108,000	113,400	119,070
<b>Total Sales (A)</b>	<b>8,300</b>	<b>249,000</b>	<b>2,988,000</b>	<b>3,137,400</b>	<b>3,294,270</b>
<b>Less. Variable Expense</b>					
Micro phone, Speaker, Sound box, Ample fire, Mike set, Circuit, DVD, 12 Volt Battery, IPS Box, Fan etc	6,800	204,000	2,448,000	2,570,400	2,698,920
<b>Total variable Expense (B)</b>	<b>6,800</b>	<b>204,000</b>	<b>2,448,000</b>	<b>2,570,400</b>	<b>2,698,920</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Fixed Expense</b>					
Rent		9,000	108,000	108,000	108,000
Electricity Bill		1,500	18,000	19,000	20,000
Generator Bill		300	3,600	40,000	4,500
Mobile Bill		550	6,600	6,600	7,000
Transportation		4,000	48,000	50,000	52,000
Entertainment		1,200	14,400	19,000	20,000
Guard		1,000	12,000	1,300	1,400
Salary (staff)		3,000	36,000	36,000	36,000
Salary (self)		7,000	84,000	84,000	84,000
<b>Total Fixed Cost</b>		<b>27,550</b>	<b>330,600</b>	<b>363,900</b>	<b>332,900</b>
<b>Net Profit (E) [C-D]</b>		<b>17,450</b>	<b>209,400</b>	<b>203,100</b>	<b>262,450</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</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	200,000		
1.2	Net Profit	209,400	203,100	262,450
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		129,400	252,500
	<b>Total Cash Inflow</b>	<b>409,400</b>	<b>332,500</b>	<b>514,950</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>129,400</b>	<b>252,500</b>	<b>434,950</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 08 Years  
Quality Furniture;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

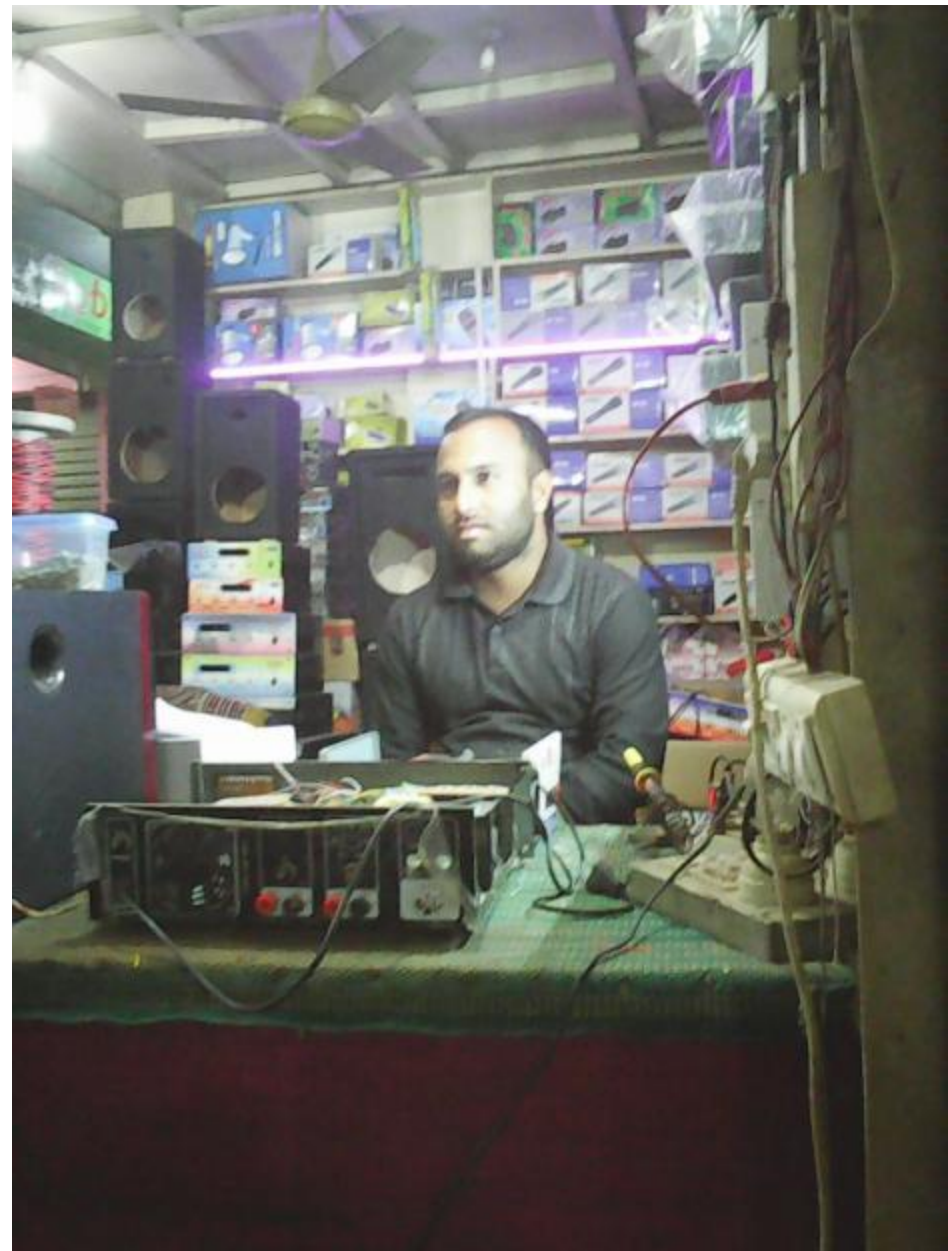
## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

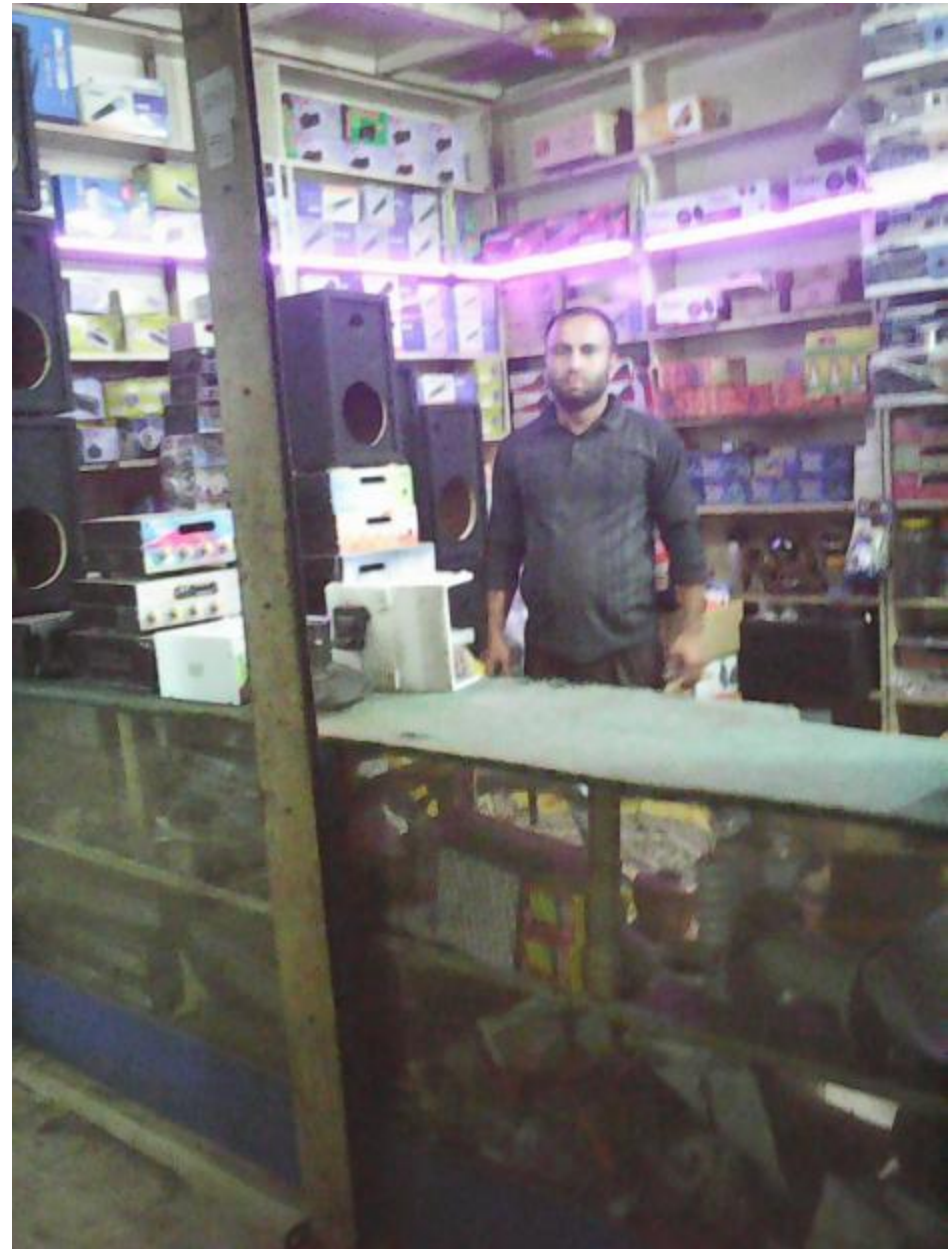
Pictures





















# FAMILY PICTURE

