

Proposed NU Business Name: **B R ELECTRONICS**



Project identification and prepared by: Md. Nurul Islam,
Kaliakoir Unit, Gazipur

Project verified by: MD. Mizanur Rahman Patowary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DELDUAR
Age	:	01-05-1983 (33 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 2 Sisters
Address	:	Vill: Shofipur west para, P.O: Shofipur , P.S: Kaliakoir, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JOSTNA
(iii) Father's name	:	MD. EUNUS MIAH
(iv) GB member's info	:	Branch: Mouchak, Kaliakoir, Centre # 34(Female), Member ID: 7005, Group No: 07 Member since: 25-1-1989 (27Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 160000, Outstanding loan: 92000
(v) Who pays GB loan installment	:	N/A
(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	:	17years experience in running business. He has 3 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718255549
Mother's Contact No.	:	01719212612
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakoir Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. JOSTNA joined Grameen Bank since 27 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	B R ELECTRONICS
Location	:	-
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 3,00,000/-(from existing business) 67% Required Investment BDT 1,50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15 ft x 13 ft= 195 square ft
Security of the shop	:	BDT 100,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Remote, Speaker, Cable etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 1 employees.▪One will be appointed.▪The shop is rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

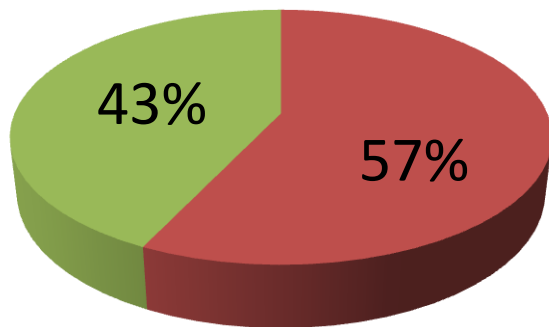
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics Item	5,000	150,000	1,800,000
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
Electronics Item	3,750	112,500	1,350,000
Total variable Expense (B)	3,750	112,500	1,350,000
Contribution Margin (CM) [C=(A-B)]	1,250	37,500	450,000
Less. Fixed Expense			
Rent		9,000	108,000
Electricity Bill		1,200	14,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		3,000	36,000
Entertainment		300	3,600
Guard		300	3,600
Salary (staff)		10,000	120,000
Total fixed Cost (D)		29,100	126,000
Net Profit (E) [C-D]		8,400	324,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Remote	10,000	50,000	60,000
Circuit	30,000	60,000	90,000
Speaker	50,000	5,000	55,000
Battery	100,000	25,000	125,000
Miter	14,000	3,000	17,000
M Body, Laser, IC	55,000	5,000	60,000
Bearing, Microphone, Charger, Switch etc	41,000	2,000	43,000
Total	300,000	150,000	450,000

Source of Finance



- Entrepreneur's Contribution 133,000
- Investor's Investment 100,000
- Total 233,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electronics Item	7,000	210,000	2,520,000	2,646,000	2,778,300
Total Sales (A)	7,000	210,000	2,520,000	2,646,000	2,778,300
Less. Variable Expense					
Electronics Item	5,250	157,500	1,890,000	1,984,500	2,083,725
Total variable Expense (B)	5,250	157,500	1,890,000	1,984,500	2,083,725
Contribution Margin (CM) [C=(A-B)]	1,750	52,500	630,000	661,500	694,575
Less. Fixed Expense					
Rent		9,000	108,000	108,000	108,000
Electricity Bill		1,200	14,400	15,500	16,500
Mobile Bill		400	4,800	5,500	6,500
Salary (self)		5,000	60,000	60,000	60,000
Transportation		4,500	54,000	56,000	58,000
Entertainment		300	3,600	4,000	4,500
Guard		300	3,600	4,000	4,000
Salary (staff) (2)		15,000	180,000	180,000	180,000
Total Fixed Cost		35,700	428,400	433,000	437,500
Net Profit (E) [C-D]		16,800	201,600	228,500	257,075
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	201,600	228,500	257,075
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		141,600	310,100
	Total Cash Inflow	351,600	370,100	567,175
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	141,600	310,100	507,175

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 17 Years
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

বি.আব ইলেকট্রনিক্স-১

এখানে টিভি, সিডি, ডিভিডি, রিমোট, সার্ভিসিং করা হয় এবং ইলেকট্রনিক্সের অন্যান্য পার্টস পাইকারি

০১৭১৮-২৫৫০৪৮
০১৩৭৫-২৫৫৩৮





ডিভিডি, রিমোট, সার্ভিসিং করা হয় এবং হ...







2024

LHX-B
500W
F HIGH PERFORMANCE
HIGH POWER
WOOFER

1500 W
750 W
150 W

JBL
1500 W
750 W
150 W

JBL
1500 W
750 W
150 W

JBL
1500 W
750 W
150 W

JBL
1500 W
750 W
150 W

3 CORE

JBL
1500 W
750 W
150 W

JBL
1500 W
750 W
150 W

JBL
1500 W
750 W
150 W

JBL
1500 W
750 W
150 W

15
JBL















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ দেলোয়ার হোসেন

Name: MD. DELUAR

পিতা: মোঃ ইউনুস মিয়া

মাতা: মোছাঃ জোসনা

Date of Birth: 01 Mar 1983

ID NO: 19833323209842038

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: জি ১৬৭, গ্রাম/রাস্তা: মালেক স্পিনিং রোড, সফিপুর পূর্ব পাড়া,
ডাকঘর: সফিপুর - ১৭৫১ কালিয়াকৈর, কালিয়াকৈর পৌরসভা, গাজীপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/০২/২০১২





सर्वोच्च न्यायालय
कोर्टाचे कार्यालय
कोर्टाचे कार्यालय
कोर्टाचे कार्यालय

JUNE 28TH *second most & still*
A VERY LONG
SUMMER DAY
SANTA BARBARA
LONGHORN RANCH