

## Proposed NU Business Name: **ASHIK ELECTRONICS**



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Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul mannan Talukdar



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

Name	:	<b>SREE OSISH KUMAR</b>
Age	:	12-07-1984 (32 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	01 Dougter
No. of siblings:	:	02 Brother
Address	:	Vill: Modho Doulatpur, P.O: Dipnogor, P.S: Bagmara Dist: Rajshahi.
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>SREEMOTI CHAINA RAN</b>
(iii) Father's name	:	<b>SREE ONIL CHONDRO</b>
(iv) GB member's info	:	Branch: Boshu para, Centre # 30 (Female), Member ID:2017/1, Group No: 04 Member since: 24-02-2013 (3 Years) First loan: BDT 10,000/- Existing loan: BDT 50,000/- Outstanding loan: BDT 45,050/-
Further Information:		
(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..	:	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	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01714-814310
Mother's Contact No.	:	01716-698795
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur Unit, Rajshahi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SREEMOTI CHAINA RANI** joined Grameen Bank since 03 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>ASHIK ELECTRONICS</b>
Location	:	Mosmoil Bazar, Bagmara , Rajshahi.
Total Investment in BDT	:	BDT 2,18,000/-
Financing	:	Self BDT 1,38,000(from existing business) 63% Required Investment BDT 80,000(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	25 ft x 09 ft= 225 square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Tv,Water Filter,Belender,Enarge Balp,Mobile Exsosis etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in renting place.</li><li>▪Collects goods from Rajshahi.</li></ul> Agreed grace period is 3 months

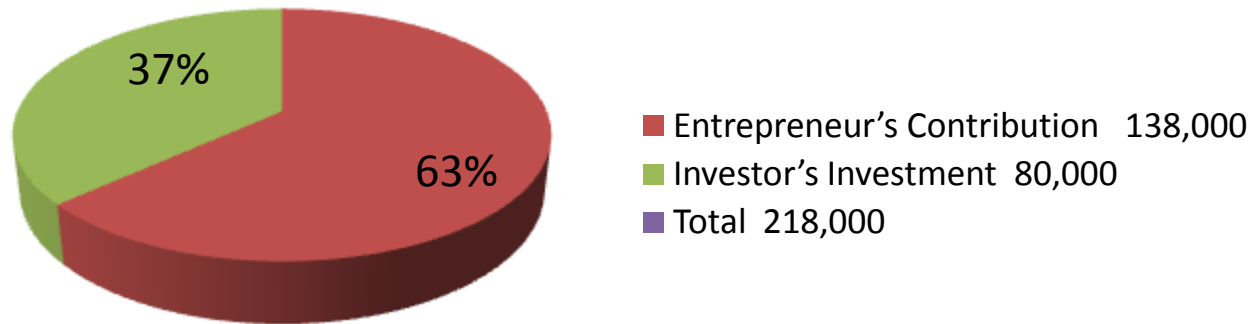
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electronics item	3,000	90,000	10,80,000
<b>Total Sales (A)</b>	<b>3,000</b>	<b>90,000</b>	<b>10,80,000</b>
<b>Less. Variable Expense</b>			
Electronics item	24,00	72,000	8,64,000
<b>Total variable Expense (B)</b>	<b>24,00</b>	<b>72,000</b>	<b>8,64,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>2,16,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,500	18,000
Electricity Bill		350	4,200
Mobile Bill		350	4,200
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		500	6,000
Guard Bill		150	1,800
<b>Total fixed Cost (D)</b>		<b>8,850</b>	<b>1,06,200</b>
<b>Net Profit (E) [C-D]</b>		<b>9,150</b>	<b>1,09,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
T.v(9 x 8,000)	72,000	40,000	1,12,000
Water Filter (4 x 600)	2,400	-	2,400
Belender 1	1,400	-	1,400
Enargi Balp(10 x 200)	2,000	-	2,000
Electric Item	50,000	25,000	75,000
Mobile exosoris	10,000	15,000	25,000
<b>Total</b>	<b>1,38,000</b>	<b>80,000</b>	<b>2 ,18,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Electronics item	4,500	1,35,000	16,20,000	17,01,000
<b>Total Sales (A)</b>	<b>4,500</b>	<b>1,35,000</b>	<b>16,20,000</b>	<b>17,01,000</b>
<b>Less. Variable Expense</b>				
Electric item	3,600	1,08,000	12,96,000	13,60,800
<b>Total variable Expense (B)</b>	<b>3,600</b>	<b>1,08,000</b>	<b>12,96,000</b>	13,60,800
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>900</b>	<b>27,000</b>	<b>3,24,000</b>	<b>3,40,200</b>
<b>Less. Fixed Expense</b>			,	
Rent		1,800	18,000	18,000
Electricity Bill		400	4,800	5,000
Mobile Bill		400	4,800	5,000
Transportation		1,200	14,400	15,000
Salary (self)		5,000	60,000	60,000
Entertainment		700	8,400	9,000
Guard Bill		1,50	1,800	2,000
<b>Total Fixed Cost</b>		<b>9,350</b>	<b>1,12,200</b>	<b>1,14,000</b>
<b>Net Profit (E) [C-D]</b>		<b>17,650</b>	<b>2,11,800</b>	<b>2,26,200</b>
<b>Investment Payback</b>			<b>48,000</b>	<b>48,000</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>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	2,11,800	2,26,200
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		1,63,800
	<b>Total Cash Inflow</b>	<b>2,91,800</b>	<b>3,90,000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	48,000	48,000
	<b>Total Cash Outflow</b>	<b>1,28,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,63,800</b>	<b>3,42,000</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 08 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

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# FAMILY PICTURE

