

## Proposed NU Business Name: **TANJIL ELECTRIC & ELECTRONICS**



Project identification and prepared by: Md. Raju Ahmed,  
Nobabgonj Unit, Dhaka

Project verified by: Shushanto Kumar Bishwas



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

Name	:	<b>MD. ZAHIDUL ISLAM (CHANCHAL)</b>
Age	:	12-02-1981 (35 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	2 Daughters & 1 Son
No. of siblings:	:	3 Brother 2 Sisters
Address	:	Vill: Borobraha, P.O: Braha, P.S: Nobabgonj, 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>JULEKHA BEGUM</b>
(iii) Father's name	:	<b>LATE SOKIL UDDIN MASTER</b>
(iv) GB member's info	:	Branch: Komorgonj, Centre # 67(Female), Member ID: 5020/2, Group No: 06 Member since: 02-01-1990 -1997 (7Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: NIL
(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	:	12 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.	:	01789193086
Mother's Contact No.	:	01689594188
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JULEKHA BEGUM** joined Grameen Bank since 07 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>TANJIL ELECTRIC &amp; ELECTRONICS</b>
Location	:	Braha bazar, nobabjong, Dhaka
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electric item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪The shop is rented.</li><li>▪Collects goods from Nobabgonj, Dhaka</li><li>▪Agreed grace period is 3 months.</li></ul>

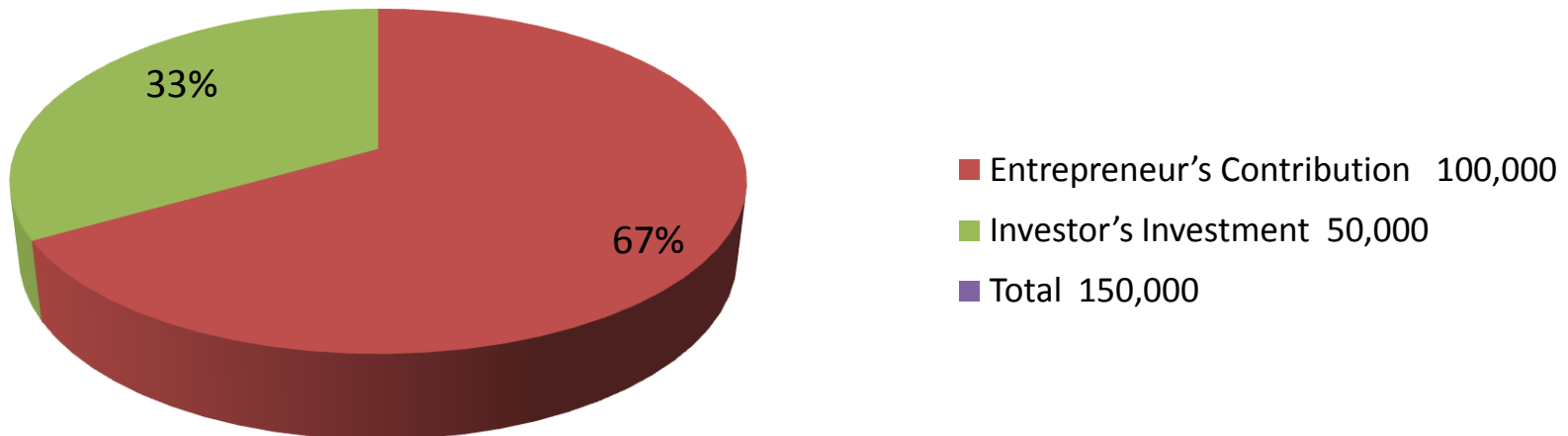
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric item	2500	75000	900000
<b>Total sales (A)</b>	2500	75000	900000
<b>Less Variable Exp.</b>			
Electric item	2050	61500	738000
<b>Total Variable exp. (B)</b>	2050	61500	738000
<b>Contribution Margin CM [C= (A-B)]</b>	<b>450</b>	<b>13500</b>	<b>162000</b>
<b>less fixed exp.</b>			
Rent		800	9600
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		0	0
Entertainment		200	2400
Guard		0	0
Genaretor		0	0
Mobile		400	4800
<b>total fixed cost (D)</b>		7900	94800
<b>Net profit (E) [C-D]</b>		<b>5600</b>	<b>67200</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Old TV	10	1000	10,000	20	1,000	20,000	30,000
Others	1	20000	20,000	10	2000	20,000	40,000
Sound System	1	60000	60,000	0	0	0	60,000
Switch Board			0	0	0	0	0
holder				10	1000	10,000	0
<b>Total</b>	<b>12</b>		<b>100,000</b>	<b>40</b>		<b>50,000</b>	<b>150,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenew (sales)				
Electric Item	3500	105000	1260000	1323000
<b>Total Sales (A)</b>	<b>3500</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>
less variable Expenses				
Fuel Wood	2870	86100	1033200	1084860
Total variable Expenses (B)	2870	86100	1033200	1084860
<b>Contribution Margin (CM)= (A-B)</b>	<b>630</b>	<b>18900</b>	<b>226800</b>	<b>238140</b>
<b>Less Fixed Expenses</b>				
Rent		800	9600	9600
Electricity bill		500	6000	16000
Transportation		1500	18000	35000
Salary (self)		5000	60000	60000
Salary (staff)		0	0	0
Entertainment		300	3600	3600
Guard		0	0	0
Genaretor		0	0	0
Mobile		500	6000	7400
Total Fixed Cost		8600	103200	131600
<b>Net Profit (E) (C-D)</b>		<b>10300</b>	<b>123600</b>	<b>106540</b>
Investment Payback			<b>30000</b>	<b>30000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	123,600	106,540
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		93,600
	<b>Total Cash Inflow</b>	173600	200140
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	<b>Total Cash Outflow</b>	80,000	30000
3	<b>Net Cash Surplus</b>	93,600	170140

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:0  
Experience & Skill : 12 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















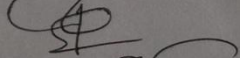







শেখ মুজিবুর রহমান :

আমি এই মর্মে প্রত্যয়িত করছি যে বুলেটের বিষয়-সম্পর্কে  
 পুত্র ছাফিক উদ্দিন মামার/মামা: বহুবাহু শো: বাহু  
 চাকর মে মামান তরক কোমরসকল আধার ও  
 বাহুসকল ম কোমর ও নহুসকল ছুর্ভি-৭ মাম  
 সাহিত্য কোনদিন জানে/নি। তার মামা -  
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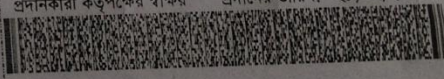
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ জাহিদুল ইসলাম (চঞ্চল)  
 Name: Md Zahidul Islam (chanchal)  
 পিতা: মৃত ছকিল উদ্দিন মাস্টার  
 মাতা: জুলেখা বেগম  
 Date of Birth: 12 Feb 1981  
 ID NO: 2616227578205

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য  
 কেবাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
 ঠিকানা: গ্রাম/রাঙ্গা: বড় বাহা চাকুরী পাড়া, বড় বাহা, ডাকঘর: বাহা - ১০২০,  
 নওয়াবগঞ্জ, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ২৮/০৭/২০০৮



# FAMILY PICTURE

