

Proposed NU Business Name: JOYA ELECTRONICS



Project identification and prepared by: Md Atiqur Rahman,
Elenga Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	BIJOY CHANDRA GHOSH
Age	:	01-04-1982 (33 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 Brothers & 1 Sister
Address	:	Vill: Nishchintopur, P.O: Kalihati, P.S: Kalihati, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	KONIKA RANEE GHOSH
(iii) Father's name	:	NARAYAN CHANDRA GHOSH
(iv) GB member's info	:	Branch: Khilda Kalihati, Centre # 83 (Female), Member ID: 7185/1, Group No: 01 Member since: 01-04-2002 (13 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 40,000 Outstanding loan: BDT 23,880
(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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's income (Agriculture)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-540124
Father Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Konika Ranee Ghosh is a member of Grameen Bank since 13 years. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture and sweet business.

Proposed Nobin Udyokta Business Info

Business Name	:	JOYA ELECTRONICS
Location	:	Kalihati bus stand, Tangail
Total Investment in BDT	:	BDT 6,00,000
Financing	:	Self BDT 4,00,000 (from existing business) 67% Required Investment BDT 2,00,000 (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 8,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Remote, Charger, Battery, Bulb, IPS Caching, Speaker, Ply back, Jack cable, Capacitor, Registrant, Rectifier, Transformer, Tube light, Television Parts etc.▪Average 8% gain on wholesale and 20% gain on retail.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪Collects goods from Dhaka.▪The shop is rented.▪Agreed grace period is 4 months.

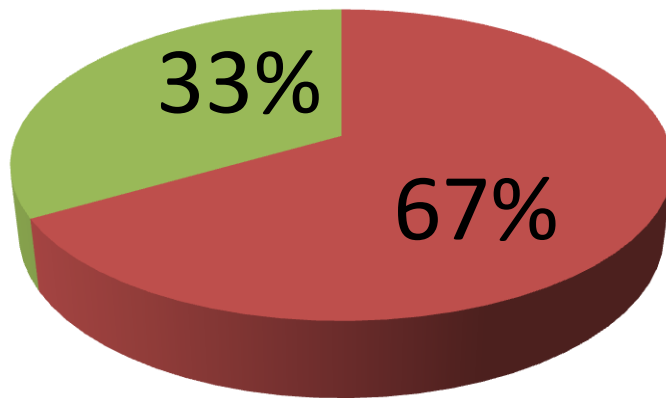
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
(Retail)Remote, Charger, Battery, Bulb, IPS Caching, Speaker, Ply back, Jack cable, Capacitor, Registrant, Rectifier, Transformer, Tube light, Television Parts etc	2,700	81,000	972,000
Whole sale	2,500	75,000	900,000
TV servicing	100	3,000	36,000
Total Sales (A)	5,300	159,000	1,908,000
Less. Variable Expense			
(Retail)Remote, Charger, Battery, Bulb, IPS Caching, Speaker, Ply back, Jack cable, Capacitor, Registrant, Rectifier, Transformer, Tube light, Television Parts etc	2,160	64,800	777,600
Whole sale	2,300	69,000	828,000
Total variable Expense (B)	4,460	133,800	1,605,600
Contribution Margin (CM) [C=(A-B)]	840	25,200	302,400
Less. Fixed Expense			
Rent		1,900	22,800
Electricity Bill		500	6,000
Generator Bill		100	1,200
Mobile Bill		300	3,600
Transportation		2,000	24,000
Salary (self)		6,000	72,000
Entertainment		500	6,000
Guard		100	1,200
Total fixed Cost (D)		11,400	136,800
Net Profit (E) [C-D]		13,800	165,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Remote, Charger, Battery, Bulb, IPS Caching,	90,000	70,000	1,70,000
Speaker, Ply back, Jack cable, Capacitor,	1,70,000	1,10,000	2,80,000
Registrant, Rectifier, Transformer, Tube light, Television Parts etc	40,000	20,000	60,000
Security	1,00,000	-	1,00,000
Total	4,00,000	2,00,000	6,00,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 200,000
- Total 600,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
(Retail)Remote, Charger, Battery, Bulb, IPS Caching, Speaker, Ply back, Jack cable, Capacitor, Registrant, Rectifier, Transformer, Tube light, Television Parts etc	4,500	135,000	1,620,000	1,701,000	1,786,050
Whole sale	4,200	126,000	1,512,000	1,587,600	1,666,980
TV Servicing	100	3,000	36,000	37,800	39,690
Total Sales (A)	8,800	264,000	3,168,000	3,326,400	3,492,720
Less. Variable Expense					
(Retail)Remote, Charger, Battery, Bulb, IPS Caching, Speaker, Ply back, Jack cable, Capacitor, Registrant, Rectifier, Transformer, Tube light, Television Parts etc	3,600	108,000	1,296,000	1,360,800	1,428,840
Whole sale	3,864	115,920	1,391,040	1,460,592	1,533,622
Total variable Expense (B)	7,464	223,920	2,687,040	2,821,392	2,962,462
Contribution Margin (CM) [C=(A-B)]	1,336	40,080	480,960	505,008	530,258
Less. Fixed Expense					
Rent		1,900	22,800	22,800	22,800
Electricity Bill		500	6,000	6,500	7,000
Generator Bill		100	1,200	1,500	1,800
Mobile bill & SMS Monitoring		550	6,600	7,000	7,500
Transportation		3,000	36,000	38,000	40,000
Salary (self)		8,000	96,000	96,000	96,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		700	8,400	9,000	9,500
Guard		100	1,200	1,500	1,800
Total Fixed Cost		18,850	226,200	230,300	234,400
Net Profit (E) [C-D]		21,230	254,760	274,708	295,858
Investment Payback			80,000	80,000	80,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	254,760	274,708	295,858
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		174,760	369,468
	Total Cash Inflow	454,760	449,468	665,326
2	Cash Outflow			
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
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	174,760	369,468	585,326

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 05 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
Local competitors;

Pictures

জয়া ইলেকট্রনিক্স

Joya Electronics

প্রোঃ বিজয় ঘোষ এন্ড ব্রাদার্স



এখানে রেডিও, টিভি, ভিসিডি, ডিভিডি, স্ট্যাবলাইজার,
নতুন টিভির সার্কিট সহ সকল প্রকার ইলেকট্রনিক্স
পার্টস্ বিক্রয় ও মেরামত করা হয়।



হাসপাতাল রোড, কালহাতি, টাঙ্গাইল। মোবাঃ ০১৭১৮-৫৪০১২৪



জয়া ইলেকট্রনিক্স







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FAMILY PICTURE

