

Proposed NU Business Name: **ROHMANIA ELECTRONIC**



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Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR RAHMAN
Age	:	07/01/1988(29Years)
Education, till to date	:	Class - 09
Marital status	:	Married
Children	:	01 Son 01 Doughter
No. of siblings:	:	03 Brathers 02 Sisters
Address	:	Vill: Chorekoash P.O: Sonagazi P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MONSURA BEGUM
(iii) Father's name	:	ABDUL MONAF
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 58/(Female), Member ID: 5372/2, Group No: 04 Member since: 05-06-1995(07Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 40,000/- Outstanding loan: BDT 0/-
(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	:	16 Years Experience 05 In Running Business. He Has 01 Years Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01749- 349717
Mother's Contact No.	:	01811- 599807
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MONSURA 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

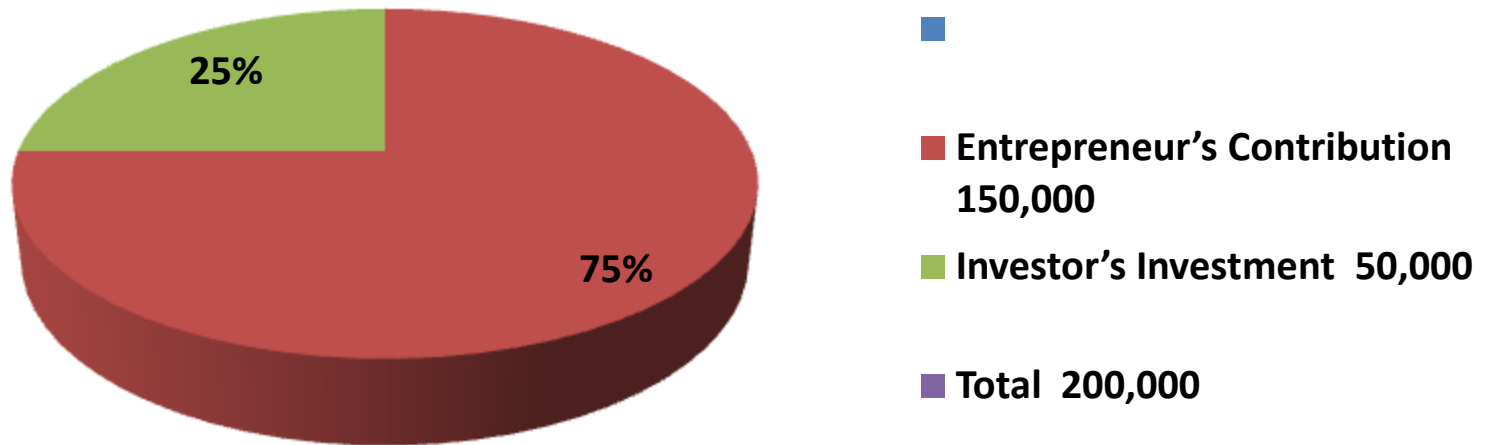
Business Name	:	ROHMANNIA ELECTRONIC
Location	:	Terechople,sonagazi, Feni.
Total Investment In BDT	:	Bdt 200,000/-
Financing	:	Self BDT 1,50,000/- (From Existing Business)75% Required Investment Bdt,50,000(as Equity) 25%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	0 Ft X 12 ft. = 120 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Enargi Balb , Balb , Parch, Holder & others. ▪Average 30% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Enargi Balb , Balb , Parch, Holder & others,	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Enargi Balb , Balb , Parch, Holder & others	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		1700	20400
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		5000	60000
Entertainment		400	4800
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		13100	157200
Net Profit (E)= [C-D]		13900	166800

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Enargi balb	100	200	20,000	100	200	20,000	40,000
Balb	25	250	6,250			0	6,250
Holder	10	270	2,700			0	2,700
Parch			40,000			20,000	60,000
Others			31,050			10,000	41,050
Security			50,000				50,000
Total	135	720	150,000	100	200	50,000	200,000



Financial Projection (BDT)

Particular	Daily	Monthl y	Year -1	Year-2	Year-3
Revenue(Sales)					
Enargi Balb , Balb , Parch, Holder & others	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Enargi Balb , Balb , Parch, Holder & others	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		1700	20400	20400	20400
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		13100	157200	157780	158369
Net Profit (E)= [C-D]		22900	274800	288540	302967

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	50,000		
1.2	Net Profit	274,800	288540	302967
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		254800	523340
	Total Cash Inflow	324,800	543,340	826,307
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	254,800	523,340	806,307

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:01, Experience & Skill : 16 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Terechapole, sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







