

Proposed NU Business Name: **HASBI ELECTRONICS**



Project identification and prepared by: Md Kajem Uddin,
Bashon Unit, Gazipur

Project verified by: Md Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD HAFIZ AL MAMUN
Age	:	06-10-1984 (31 Years)
Education, till to date	:	Honor's in Accounting
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother
Address	:	Vill: Islampur , P.O: Kodda Bazaar, P.S: Gazipur Sadar 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	:	MOST. HOSNEARA AKTER
(iii) Father's name	:	MD HARUN AL ROSHID
(iv) GB member's info	:	Branch: Bashon, Gazipur , Centre # 66 (Female), Member ID: 5331, Group No: 01 Member since: 06-09-1992 (23 Years) First loan: 3,000 taka.
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 45,600
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has one year training.
Other Own/Family Sources of Income	:	Mother's income (House Rent)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713-509300
Mother Contact No.	:	01714-996868
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Most. Hosneara Akter is a member of Grameen Bank since 23 years. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in cow rearing. She made a house with ten room purchase 11 decimal land.

Proposed Nobin Udyokta Business Info

Business Name	:	HASBI ELECTRONICS
Location	:	Islampur, Member market, Gazipur
Total Investment in BDT	:	BDT 2,25,000
Financing	:	Self BDT 1,25,000 (from existing business) 56% Required Investment BDT 1,00,000 (as equity) 44%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	14 ft x 14 ft= 196 squire ft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Television, Sound box, Fan, Switch board, Multi plug, Energy bulb, Charger light, Socket, Holder, Lock, Cable, Remote etc. ▪Purchase price of each television is BDT 7,800 and selling at BDT 10,500. ▪Average 20% gain on sales with out Television. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund one employee will be appointed. ▪The entrepreneur is owner of the shop. ▪Collects goods from Dhaka, Konabari. ▪Agreed grace period is 4 months.

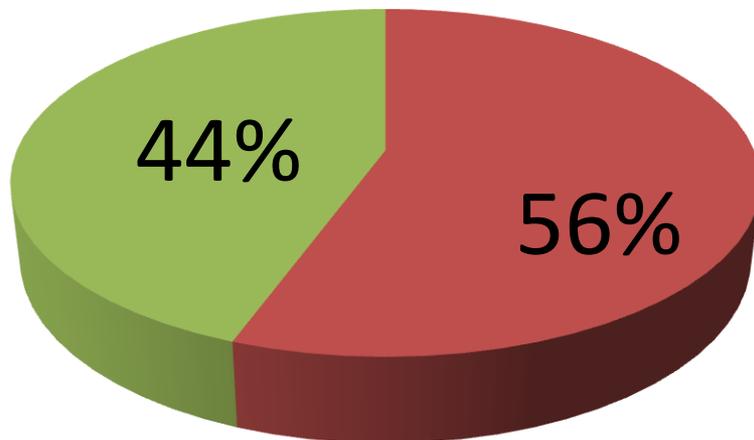
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Television	42,000	504,000
Sound box, Fan, Switch board, Multi plug, Energy bulb, Charger light, Socket, Holder, Lock, Cable, Remote etc	30,000	360,000
Total Sales (A)	72,000	864,000
Less. Variable Expense		
Television	31,200	374,400
Sound box, Fan, Switch board, Multi plug, Energy bulb, Charger light, Socket, Holder, Lock, Cable, Remote etc	24,000	288,000
Total variable Expense (B)	55,200	662,400
Contribution Margin (CM) [C=(A-B)]	16,800	201,600
Less. Fixed Expense		
Electricity Bill	500	6,000
Dish bill	300	3,600
Mobile Bill	200	2,400
Transportation	500	6,000
Salary (self)	6,000	72,000
Guard	300	3,600
Entertainment	200	2,400
Total fixed Cost (D)	8,000	96,000
Net Profit (E) [C-D]	8,800	105,600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Television (8 x 7,800)	62,400	-	62,400
Sound box, Fan, Switch board, Multi plug, Energy bulb, Charger light, Socket, Holder, Lock, Cable, Remote etc	62,600	15,000	77,600
Fridge	-	25,000	25,000
Mobile phone (20 pcs x 3,000)	-	60,000	60,000
Total	1,25,000	1,00,000	2,25,000

Source of Finance



- Entrepreneur's Contribution 125,000
- Investor's Investment 100,000
- Total 225,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Television	42,000	504,000	529,200
Mobile phone, Sound box, Fan, Switch board, Multi plug, Energy bulb, Charger light, Socket, Holder, Lock, Cable, Remote etc	90,000	1,080,000	1,134,000
Total Sales (A)	132,000	1,584,000	1,663,200
Less. Variable Expense			
Television	31,200	374,400	393,120
Mobile phone, Sound box, Fan, Switch board, Multi plug, Energy bulb, Charger light, Socket, Holder, Lock, Cable, Remote etc	72,000	864,000	907,200
Total variable Expense (B)	103,200	1,238,400	1,300,320
Contribution Margin (CM) [C=(A-B)]	28,800	345,600	362,880
Less. Fixed Expense			
Electricity Bill	500	6,000	6,000
Dish bill	300	3,600	3,600
Mobile bill & SMS Monitoring	450	5,400	6,000
Transportation	800	9,600	11,500
Salary (self)	6,000	72,000	72,000
Salary (self)	3,000	36,000	36,000
Entertainment	300	3,600	4,000
Guard	300	3,600	4,000
Total Fixed Cost	11,650	139,800	139,100
Net Profit (E) [C-D]	17,150	205,800	223,780
Investment Payback		60,000	60,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	205,800	223,780
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		145,800
	Total Cash Inflow	305,800	369,580
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	145,800	309,580

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 03 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



হাজরী ইলেকট্রনিক্স

প্রোঃ মোঃ হাফিজ আল মামুন (সুমন)

মোবাইলঃ ০১৭১৩-৫০৯৩০০

০১৬২৪-১৪-৩১০৫









PURE FLAT
21" COLOUR TELEVISION

PURE FLAT
21" COLOUR TELEVISION

HE-2127PF

HE-2127PF

HE-2127PF

HE-2132PF

HE-2132PF

HE-2132PF

HE-2132PF







FAMILY PICTURE

