

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



Project identification and prepared by: MD. Abadat Hossain,  
Puthia Unit, Rajshahi

Project verified by: MD. Mizanur Rahman Patwari



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

Name	:	<b>MD. RONY</b>
Age	:	10-02-1990 (26 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	2 Brothers 1 Sister
Address	:	Vill: Kathalbaria, P.O: Puthia, P.S: Puthia, 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>MOST. NASIMA BEGUM</b>
(iii) Father's name	:	<b>MD. MOSLEM UDDIN</b>
(iv) GB member's info	:	Branch: Puthia, Centre # 18(Female), Member ID: 1944/3, Group No: 01 Member since: 17-04-2005 (11 Years) First loan: BDT *****
Further Information:		Existing Loan: Nil, Outstanding loan: Nil
(v) Who pays GB loan installment	:	N/A
(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	:	10 years experience in running business. He has 2 years training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01718-635465
Mother's Contact No.	:	01718-722426
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. NASIMA BEGUM joined Grameen Bank since 11 years ago. At first she took \*\*\*\*\* taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>RONY ELECTRONICS</b>
Location	:	Jhalmolia Bazar, Jewpara, Puthia, Rajshahi
Total Investment in BDT	:	BDT 1,85,000/-
Financing	:	Self BDT 1,05,000/-(from existing business) 57% Required Investment BDT 80,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 10 ft= 110 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile, Screen Paper, Battery, Display etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The shop is owned.</li><li>▪Collects goods from Rajshahi.</li><li>▪Agreed grace period is 3 months.</li></ul>

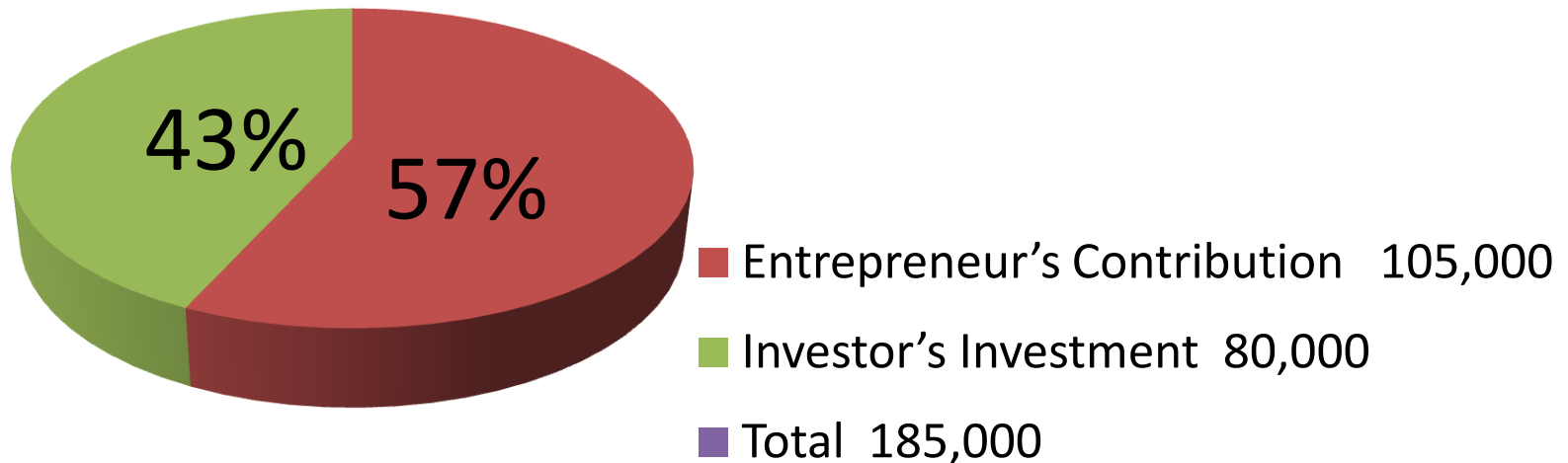
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile Phone & Accessories	2,000	60,000	720,000
Servicing	150	4,500	54,000
<b>Total Sales (A)</b>	<b>2,150</b>	<b>64,500</b>	<b>774,000</b>
<b>Less. Variable Expense</b>			
Mobile Phone & Accessories	1,700	51,000	612,000
<b>Total variable Expense (B)</b>	<b>1,700</b>	<b>51,000</b>	<b>612,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		800	9,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		500	6,000
Guard		150	1,800
<b>Total fixed Cost (D)</b>		<b>6,750</b>	<b>73,200</b>
<b>Net Profit (E) [C-D]</b>		<b>6,750</b>	<b>88,800</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mobile Phone (36 x 1500)	54,000	35,000	89,000
Screen Paper (30 x 180)	5,400	2,000	7,400
Caching (120 0x 25)	3,000	3,000	6,000
Battery (32 x 150)	5,000	2,000	7,000
Display (65 x 200)	13,000	5,000	18,000
Charger, Sticker, Cover etc	24,600	13,000	37,600
Computer Parts	0	20,000	20,000
<b>Total</b>	<b>105,000</b>	<b>80,000</b>	<b>185,000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
<b>Revenue (sales)</b>				
Mobile Phone & Accessories	3,000	90,000	1,080,000	1,134,000
Servicing	150	4,500	54,000	56,700
<b>Total Sales (A)</b>	<b>3,150</b>	<b>94,500</b>	<b>1,134,000</b>	<b>1,190,700</b>
<b>Less. Variable Expense</b>				
Mobile Phone & Accessories	2,550	76,500	918,000	963,900
<b>Total variable Expense (B)</b>	<b>2,550</b>	<b>76,500</b>	<b>918,000</b>	<b>963,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>226,800</b>
<b>Less. Fixed Expense</b>				
Electricity Bill		800	9,600	10,500
Mobile Bill		300	3,600	4,000
Salary (self)		5,000	60,000	60,000
Entertainment		500	6,000	7,000
Guard		150	1,800	2,000
<b>Total Fixed Cost</b>		<b>6,750</b>	<b>81,000</b>	<b>83,500</b>
<b>Net Profit (E) [C-D]</b>		<b>11,250</b>	<b>135,000</b>	<b>143,300</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	135,000	143,300
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		87,000
	<b>Total Cash Inflow</b>	<b>215,000</b>	<b>230,300</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>128,000</b>	<b>48,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,000</b>	<b>182,300</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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

# রনি মোবাইল সেন্টার

এখানে সকল প্রকার মোবাইল সেট, মেমোরী কার্ড, সব ধরনের মোবাইলের যন্ত্রাংশ পাওয়া যায়।

প্রোগ্রামিং - মোঃ রনি প্রাথমিক, বালঘলিয়া বাজার, পুঠিয়া, রাজশাহী। মোবাইল নং ৯-০১৪ ০১৪২৪১২৫৪২ - RONY ১৪১৫







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Shelves containing various mobile phone accessories including phone cases, chargers, and cables.

Power supply unit on a stand.

Smartphone on display with Bengali text: "কি দেখাওঁতে হবে নাড়াগেঁড়ের খিঁ বিরাতি" (What you should see is the roar of the lion).

Smartphone on display showing the time 12:45 and the model T-30.

Black metal safe with multiple drawers.

5STAR MOBILE logo on a counter.



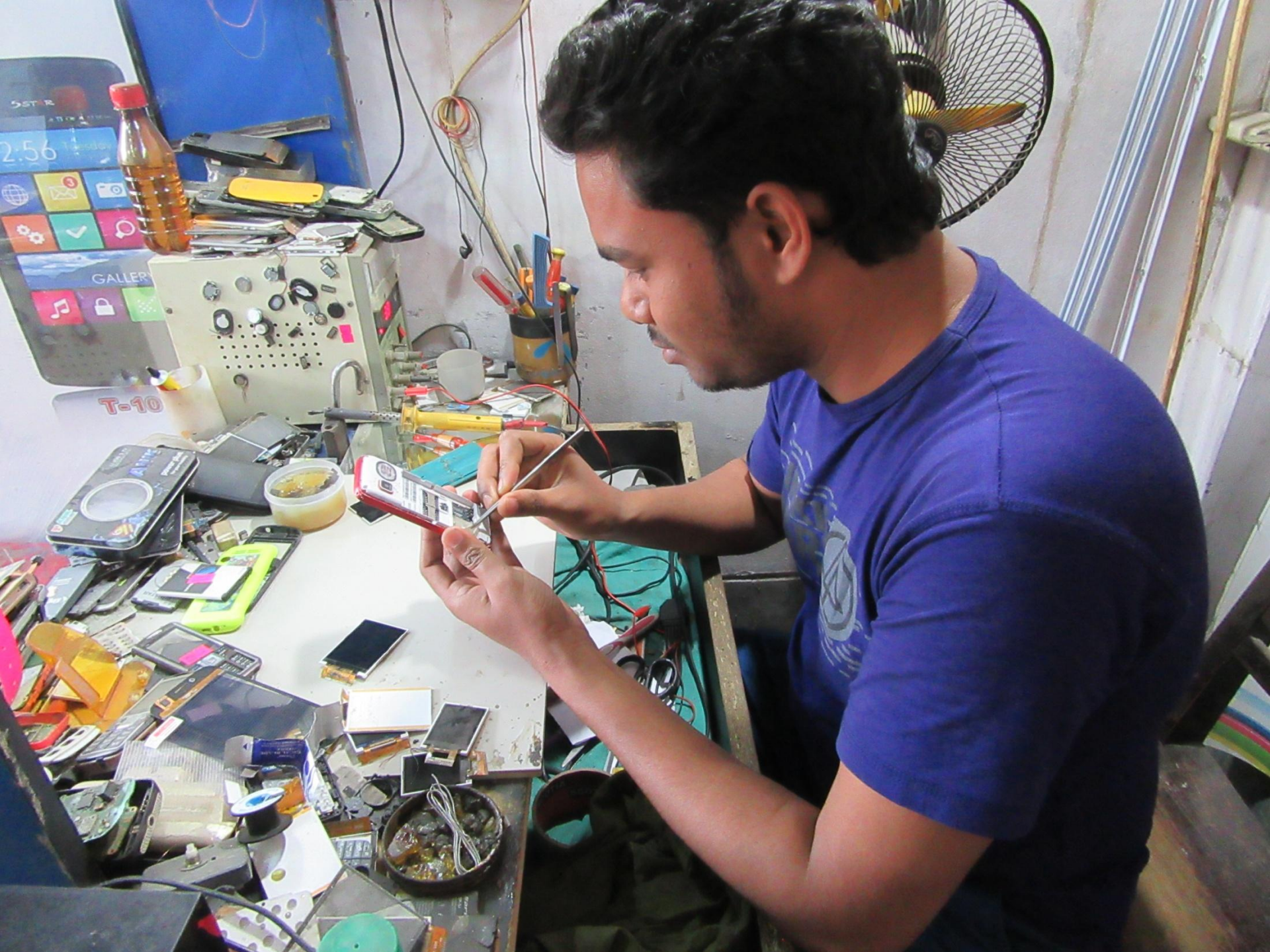
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পুঠিয়া পৌরসভা কার্যালয়  
পুঠিয়া, রাজশাহী।  
ড্রড হাইসেল  
ক্রমিক নং: 2567  
নাম: বনি হোসেন মিয়া  
পিতা/স্বামীর নাম: হাজি মোহাম্মদ হোসেন  
১৯৭৮ সালের পৌর প্রশাসন হাইসেল এর খারা মোহাবেলা ...  
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দ্বিতীয় বাবার  
সহজ কলের পান বই

তারিখ: ০৫/০২/১৮  
তারিখ: ০৫/০২/১৮

পদ্মপ্রসাদী বাংলাদেশ সরকার  
নাম: বেলা হোসেন  
তারিখ: ১০/০২/১৯৯০  
ID NO: 1990912207000000

DATE	AMOUNT	REMARKS
০৫/০২/১৮	২৫৬৭	
০৫/০২/১৮	২৫৬৭	
০৫/০২/১৮	২৫৬৭	
০৫/০২/১৮	২৫৬৭	

# FAMILY PICTURE

