

Proposed NU Business Name: **T.M.S ELECTRONICS & SOPNA TELECOM**



Project identification and prepared by: Md.Shahidul Islam ,
Rajshahi Shador Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SELIM REZA
Age	:	12-11-1989 (27 Years)
Education, till to date	:	H.S.C.
Marital status	:	Married
Children	:	1 Docter
No. of siblings:	:	2 Brother 1 Sister
Address	:	Vill: Bamon shakhor , P.O:Khorkhori, P.S: Paba , 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	:	MOST.SELINA BEGUM
(iii) Father's name	:	MD.SAIFUL ISLAM
(iv) GB member's info	:	Branch: Nowhata Para , Centre 14(Female), Member ID: 1474/3, Group No: 02 Member since: 2005-2016(11 Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 25000, Outstanding loan: 21,341(09-11-16)
(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	:	10 years experience in running business. He has six month training.
Other Own/Family Sources of Income	:	-Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01729970386
Mother's Contact No.	:	01796050487
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi sador unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST.SELINA BEGUM joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	T.M.S ELECTRONICS & SOPNA TELECOM
Location	:	Kharkhari,Rajshahi
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 250,000/-(from existing business) 83% Required Investment BDT 50,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	14ft x 12ft= 168 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Service item etc.▪Average 25% gain on service.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Rajshahi/Dhaka▪Agreed grace period is 3 months.

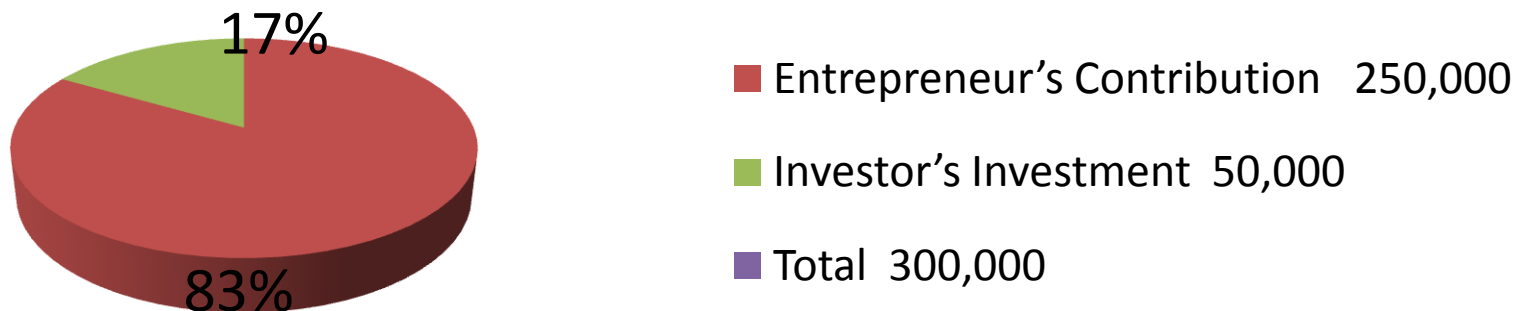
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
T,V item	3,000	90,000	1080000
Service	250	7,500	90000
Total Sales (A)	3,250	97,500	1170000
Less. Variable Expense			
T,V item	2,550	76,500	918000
Service	0	0	0
Total variable Expense (B)	2,550	76,500	918000
Contribution Margin (CM) [C=(A-B)]	700	21,000	252000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		700	8,400
Mobile Bill		500	6,000
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment		500	6,000
Salary (staff)		3000	36,000
Bank service Charge		100	1,200
Total fixed Cost (D)		11,400	136,800
Net Profit (E) [C-D]		9,600	115,200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
T.V	10	8,000	80,000	5	10000	50000	130,000
Sound Box	14	10,000	140,000	0	0	0	140,000
T. V Parts	50	600	30,000	0	0	0	30,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
	0	0	0			0	0
	0	0	0			0	0
			0	0	0	0	0
			0			0	0
Total	74	18600	250000	5	10000	50000	300000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd year
Revenue (sales)					
T,V item	3500	105000	1260000	1386000	1386000
Service	250	7500	90000	99000	99000
Total Sales (A)	3750	112500	1350000	1485000	1485000
Less. Variable Expense		0		0	0
T,V item	2975	89250	1071000	1178100	1178100
Service	0	0	0	0	0
Total variable Expense (B)	2975	89250	1071000	1178100	1178100
Contribution Margin (CM) [C=(A-B)]	775	23250	279000	306900	306900
Less. Fixed Expense					
Rent		1000	12000	6000	6000
Electricity Bill		700	8400	1800	1800
Mobile Bill		500	6000	6000	6000
Salary (self)		5000	60000	80000	80000
Transportation		500	6000	6000	6000
Entertainment		500	6000	6000	6000
Salary (staff)		3000	36000	4000	4000
Security Gard		100	1200	1200	1200
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		11400	136800	112200	112200
Net Profit (E) [C-D]		11850	142200	194700	194700
Investment Payback			20000	20000	20000

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	471600	521400	521400
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		189600	189600
	Total Cash Inflow	521600	442940	442940
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)	20,000	20000	20000
	Total Cash Outflow	80,000	20000	20000
3	Net Cash Surplus	441600	394940	394940

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 6 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

বিসমিল্লাহির রাহমানির রাহিম

TMS ইলেকট্রনিক্স এন্ড স্বপ্না টেলিকম

প্রো: সেলিম রেজা (রনি)

মোবা : ০১৯১১-৯৭০৭৬২, ০১৯১৩-২৮৬৯৪১

এখানে টিভি, ফ্যান, বক্স সহ যাবতীয় ইলেকট্রনিক্স সামগ্রী বিক্রয় সহ সার্ভিসিং করা হয়।

মোবাইল হেড ফোন, চার্জার, ব্যাটারী, মেমোরী কার্ড সহ মোবাইল সার্ভিসিং ও সফটওয়্যারের কাজ করা হয়।

MP3 প্লেয়ার, ব্লুটুথ স্পিকার, জন্মদিন, সুনতে খাতনা সহ ভিডিওর সকল কাজ করা হয়।

খড়খড়ি বাজার, মতিহার, রাজশাহী।



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Model No. 14A6NF
Colour Red/Black

EMCO
Sustained

COLOR TV

COLOR TV

TV





COLOR TV

COLOR TV

PROFESSIONAL SPEAKERS
LOUDSPEAKERS
JBL





FAMILY PICTURE

