

Proposed NU Business Name: **MUNNI TINNI ELECTRONIC**



Project identification and prepared by: Md. Sahabuddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MUZAHIDUL ISLAM
Age	:	16-04-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Doughter
No. of siblings:	:	03 Brother, 03 Sister
Address	:	Vill: Rayghati, P.O: Keshorhat, P.S:Mohanpur, 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. SHAHANARA BEGUM
(iii) Father's name	:	LATE. KHALED SAIFULLA
(iv) GB member's info	:	Branch: Rayghati, Mohanpur Centre 59 (Female), Member ID: 4528/3, Group No: 04 Member since: 2005-2012 Present 3-3-2015(9Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 15,000 Outstanding loan: Paid/=
(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	:	Six years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01709-420806
Mother's Contact No.	:	01775-319235
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. SHAHANARA BEGUM joined Grameen Bank since 9 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	:	MUNNI TINNI ELECTRONIC
Location	:	Keshohat Bazar, Mohanpur, Rajshahi
Total Investment in BDT	:	BDT 60,000/-
Financing	:	Self BDT 20,000/-(from existing business) 33% Required Investment BDT 40,000/-(as equity) 67%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of shop	:	10 ft x 10 ft = 100 sft
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing; Electronic item etc. ▪Average 20% gain on sale. ▪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. ▪Agreed grace period is 3 months.

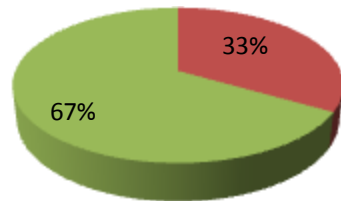
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronic Item	1,000	30,000	3,60,000
Income From Sarvising	200	6,000	72,000
Total Sales (A)	1,000	30,000	3,60,000
Less. Variable Expense			
Electric and Electronics Item	800	24,000	2,88,000
Total variable Expense (B)	800	24,000	2,88,000
Contribution Margin (CM) [C=(A-B)]	400	12,000	1,44,000
Less. Fixed Expense			
Rent		600	7,200
Electricity Bill		250	3,000
Mobile Bill		300	3,600
Salary (self)		4,000	48,000
Salary (staff)			
Guard		100	1,200
Transportation		500	6,000
Entertainment		250	3,000
Bank service Charge			
Total fixed Cost (D)		6,000	72,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tar	5	1200	6,000	10	1200	12,000	18,000
Enargi Balp	12	240	2880	50	240	12,000	14,880
Nomal Balp	15	200	3,000	15	200	3,000	6,000
Suich	5	180	900	11	180	2,000	2,900
Holder	5	420	2,100	10	420	4,200	6,300
Malti Plag	5	95	475	20	95	1,900	2,375
Malti Cod	12	110	1,320	45	110	4,950	6,270
Paip	25	14	350	-	-	-	350
Others Item	-	-	3,000	-	-	-	3,000
Advance For Shop	-	-	20,000	-	-	-	20,000
Total	84		20,000	161		40,000	60,000

Source of Finance



■ Entrepreneur's Contribution 20,000

■ Investor's Investment 40,000

■ Total 60,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Electronic Item	2000	60,000	7,20,000	7,56,000	7,93,800
Income Of Sarvising	250	7,500	90,000	94,500	99,2250
Total Sales (A)	2000	60,000	7,20,000	7,56,000	7,93,800
Less. Variable Expense					
Electronic Item	1600	48,000	5,76,000	6,04,800	6,35,040
Total variable Expense (B)	1600	48,000	5,76,000	6,04,800	6,35,040
Contribution Margin (CM) [C=(A-B)]	650	19,500	2,34,000	2,45,700	2,57,985
Less. Fixed Expense					
Rent		600	7,200	7,200	7,200
Electricity Bill		500	6,000	6,500	7,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		4,000	48,000	48,000	48,000
Transportation		1,200	14,400	15,000	17,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		100	1,200	1,200	1,200
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		7,500	90,000	92,100	95,600
Net Profit (E) [C-D]		12,000	1,44,000	1,53,600	1,62,385
Investment Payback			20,000	20,000	20,000

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	40,000		
1.2	Net Profit	1,44,000	1,53,600	1,62,385
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,28,000	2,65,600
	Total Cash Inflow	1,84,000	2,81,600	4,27,985
2	Cash Outflow			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16,000	16,000	16,000
	Total Cash Outflow	56,000	16,000	16,000
3	Net Cash Surplus	1,28,000	2,65,600	4,11,985

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 8 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







FAMILY PICTURE

