

Proposed NU Business Name: BONDHU ELECTRIC & ELECTRONICS



Project identification and prepared by Probir Chandra Pramanic
Sonatola, Bogura

Project verified by: Md. Mozaharun Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Mominur Rahaman
Age	:	01-01-1984 (33 Years)
Education, till to date	:	Class 7
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	1 Brother
Address	:	Vill: Trimohini P.O Shukhan Pukur :, P.S:Gabtoli, Dist: Bogura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ms. Morjina Begum
(iii) Father's name	:	Md. Abdul Based Sonar
(iv) GB member's info	:	Branch :Masundi, Centre # 56/(Female), Member ID: 5121, Group No: 01 Member since:22-10-2003 (14years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	yes
(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 in running business. 6 Months
Other Own/Family Sources of Income	:	Farming
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725324393
Mother's Contact No.	:	01784865353
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Gabtoli,Unit, Bogura.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Ms. Morjina Begum joined Grameen Bank since 14 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	:	: BONDHU ELECTRIC & ELECTRONIC
Location	:	Atapara Bazar, gabtoli, Bogura
Total Investment in BDT	:	BDT 1,80,000/-
Financing	:	Self BDT 130,000/-(from existing business) 63% Required Investment BDT 50,000/-(as equity) 37%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 15ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Electronic Items.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 1 employee.▪The shop is Rented▪Collects goods from Bogura Bazar.▪Agreed grace period is 3 months.

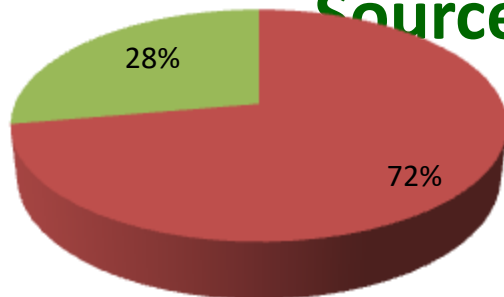
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronic Item	2800	84000	1008000
Total Sales (A)	2800		
Less. Variable Expense	2100	63000	756000
Auto Parts Item	2100	63000	756000
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]	700	21000	252000
Less. Fixed Expense			
Rent		500	6000
Electric Bill		800	9600
Transportation		300	3600
Salary (self)		5000	60000
Salary (staff)		4000	48000
Guard		100	1200
Entertainment		300	3600
Generator			
Mobile		300	3600
Total fixed Cost (D)		11300	135600
Net Profit (E) [C-D]		9700	116400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Cables	05	1050	5250				5250
Balb Energy	70	200	14000				14000
Board	10	250	2500				2500
Bulb	80	250	2000				2000
Switch	15	300	4500				4500
Butum Holder	100	200	20000				20000
Servicing Parts			10000				10000
Multi Plug	50	180	9000				9000
Fan Motor	15	50	6000				6000
Others		15	6700				6700
Fan(large)				20	2000	40000	40000
Fan(short)				10	1000	10000	10000
security			50000				
Total		1	130000			50000	180000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 50,000
- Total 180,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Electric Item	115,000	1,380,000	1,449,000	1,521,450
Total Sales (A)	115,000	1,380,000	1,449,000	1,521,450
Less. Variable Expense				
Electric Item	86,250	1,035,000	1,086,750	1,141,088
Total variable Expense (B)	86,250	1,035,000	1,086,750	1,141,088
Contribution Margin (CM) [C=(A-B)]	28,750	345,000	362,250	380,363
Less. Fixed Expense				
Electricity Bill	800	9,600	11,500	13,500
Mobile Bill	300	3,600	4,000	4,500
Salary (self)	5,000	60,000	60,000	60,000
Transportation	300	3,600	4,000	4,500
Entertainment	300	3,600	4,000	4,500
Salary (staff)	4,000	48,000	48,000	48,000
Total Fixed Cost	10,700	128,400	131,500	135,000
Net Profit (E) [C-D]	18,050	216,600	230,750	245,363
Investment Payback		20,000	20,000	20,000

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

9	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	216,600	230,750	245,363
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		196,600	407,350
	Total Cash Inflow	266,600	427,350	652,713
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	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	196,600	407,350	632,713

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 16 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









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আটাপাড়া, গাবতলী, বগুড়া





কম বেশি
সব পুঁজি
80 মিনিট
35 মিনিট
নির্দিষ্ট
ধারিতার
অফার
2GB
6.500
1050
6.500

FAMILY PICTURE

