

Proposed NU Business Name: **MAMUN ELECTORNICS**



Project identification and prepared by: Monoj kumar sarkar
Baga Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MAMUN OR RASHID
Age	:	30-11-1991 (26Years)
Education, till to date	:	B.B.A
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	03 Brothers
Address	:	Vill: Chak chathari, P.O: Bagha , P.S: Bagha, 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	:	MST. MONORA BEGOM
(iii) Father's name	:	MD. KHOLILUR ROHOMAN
(iv) GB member's info	:	Branch: Monigram, Bagha, Centre # 51 (Female), Member ID: 4097, Group No: 04 Member since: 26-09-2005 (12Years) First loan: BDT 15,000/-
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT 26,900
(v) Who pays GB loan installment	:	Fathers
(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	:	03years experience in running business. He has no training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-821880
Father's Contact No.	:	01704-242638
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Baga Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. MONORA BEGOM joined Grameen Bank since 12 years ago. At first she took 15,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN ELECTORNICS
Location	:	Bagha Bazzar, Bagha, Rajshahi .
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business)54% Required Investment BDT 50,000/-(as equity) 46%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 20ft= 150 square ft
Security of the shop	:	BDT-25,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Disply, Battery, Charger etc. ▪Average 10% gain on sale. ▪The business is operating by entrepreneur. Existing no employee. ▪The shop is rented. ▪Collects goods from Rajshahi. ▪Agreed grace period is 3 months.

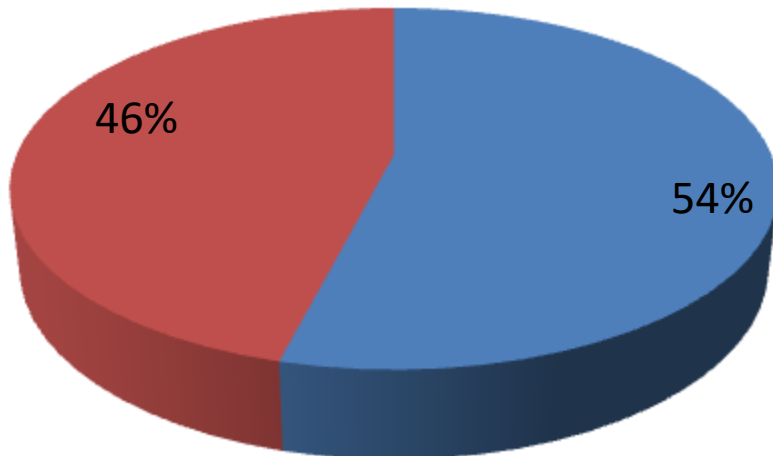
Existing Business (BDI)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Battery,Skin Cover & Others	1,000	30,000	360,000
Total Sales (A)	1,000	30,000	360,000
Less. Variable Expense			
Battery,Skin Cover & Others	900	27,000	324,000
Total variable Expense (B)	900	27,000	324,000
	100	3000	36,000
Servicing=200+Bkash(30* 4=120)+Flexi(28*4=112)=432 Income	432	12,960	155,520
Contribution Margin (CM) [C=(A-B)]	532	15,960	191,520
Less. Fixed Expense			
Rent		500	6,000
Electricity Bill		300	3,600
Transportation		500	6,000
Salary (self)		5,000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Guard		0	0
Bank Charge		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		6,900	82,800
Net Profit (E) [C-D]		9,060	108,720

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Batttery	5,040	0	5,040
Mobile Phone	15,000	0	15,000
Cover	2,000	0	2,000
Skin Cover	2,000	0	2,000
Electical Item	6,000	0	6,000
Others	4,960	0	4,960
Security of the shop	25,000	0	25,000
Mobile Item	0	50,000	50,000
Total	60,000	50,000	110,000

Source of Finance



- Entrepreneur's Contibution 60,000
- Investor's Investment 50,000
- Total 110,000

Mobile Phone & Others	1500	45,000	540,000	567,000	595,350
Total Sales (A)	1500	45,000	540,000	567,000	595,350
Less. Variable Expense					
Mobile Phone & Others	1,350	40,500	486,000	510,300	535,815
Total variable Expense (B)	1,350	40,500	486,000	510,300	535,815
	150	4,500	54,000	56,700	59,535
Servising=200+Bkash(35*4=140) +Flexi(28*5=140)=480 Income	480	14,400	172,800	181,440	190,512
Contribution M.(CM) [C=(A-B)	630	18,900	226,800	238,140	250,047
Less. Fixed Expense					
Rent		500	6,000	6,000	6,000
Electricity Bill		300	3,600	3,700	39,00
Transportation		500	6,000	7,000	8,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		200	2,400	2,600	2,700
Guard		0	0	0	0
Bank Charge		100	1,200	1,200	1,200
Mobile Bill		300	3,600	3,700	4,000
Total Fixed Cost		6,900	82,800	84,200	86,300
Net Profit (E) [C-D)		12,000	144,000	153,940	163,747
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	50,000		
1.2	Net Profit	144,000	153,940	163,747
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus		124,000	257,940
	Total Cash Inflow	194,000	277,940	421,687
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	124,000	257,940	401,687

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







सर्वोत्तम
सुभाष चार्जर्स

सर्वोत्तम
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জাবি



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