

Proposed NU Business Name: MS ISMAIL ELECTRONICS & HARDWARE



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Chagnolaiya Unit, Feni

Project verified by: Sushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD IBRAHIM MOLLAH
Age	:	01-07-1983 (34 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	2 Son
No. of siblings:	:	03 Brothers
Address	:	Vill: Pathan Nogor, P.O: Pathannogor, P.S: Chagolnaiy, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HAZERA KHATUN
(iii) Father's name	:	LATE ABDUL KADER MOLLA
(iv) GB member's info	:	Branch: Pathan Nogor Chagolnaiya, Centre # 07 (Female), Member ID: 1252/1, Group No: 03 Member since: 05-02-2000 to 2008 (08 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 10,000/-, Outstanding loan: /-
(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 no training.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01819-619767
Mother's Contact No.	:	01862-055681
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnaiya Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAZERA KHATUN joined Grameen Bank since 08 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	:	MS ISMAIL ELECTRONICS & HARDWARE
Location	:	Pathan Nogor Bazaar, Chagolnaiya, Feni
Total Investment in BDT	:	BDT 2,60,000/-
Financing	:	Self BDT 200,000/-(from existing business) 74% Required Investment BDT 60,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like, Hardware Item etc.▪Average 20 % gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪The shop is rented.▪Agreed grace period is 3 months.

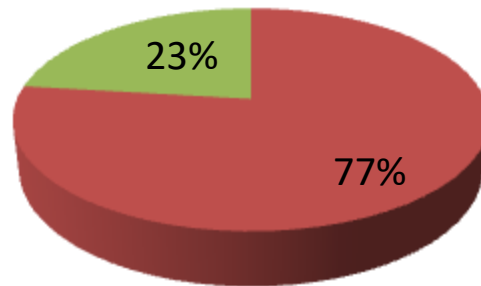
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Hardware item	66,000	792,000
Total Sales (A)	66,000	792,000
Less. Variable Expense		
Hardware item	52,800	633,600
Total variable Expense (B)	52,800	633,600
Contribution Margin (CM) [C=(A-B)]	13,200	158,400
Less. Fixed Expense		
Electricity Bill	500	6,000
Mobile Bill	300	3,600
Salary (self)	5,000	60,000
Transportation	500	6,000
Entertainment	200	2,400
Rent	1,700	20,400
Total fixed Cost (D)	8,200	98,400
Net Profit (E) [C-D]	5,000	60,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Pipe	50	950	47,500			28,000	75,500
Low Down	2	850	1,700	3	850	2,550	4,250
Energy Bulb	100	250	25,000	50	250	12,500	37,500
Star	10	950	9,500	17	950	16,150	25,650
Bed Joint	200	100	20,000	0	0	0	20,000
Plastic	100	200	20,000	0	0	0	20,000
Others	1	26300	26,300	1	800	800	27,100
Security	1	50000	50,000	0	0	0	50,000
Total	464		200,000	111		60,000	260,000

Source of Finance



- Total 260,000
- Entrepreneur's Contribution 200,000
- Investor's Investment 60,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)				
Hardware item	90,000	1,080,000	1,134,000	1,190,700
Total Sales (A)	90,000	1,080,000	1,134,000	1,190,700
Less. Variable Expense				
Hardware item	72,000	864,000	907,200	952,560
Total variable Expense (B)	72,000	864,000	907,200	952,560
Contribution Margin (CM) [C=(A-B)]	18,000	216,000	226,800	238,140
Less. Fixed Expense				
Electricity Bill	500	6,000	7,000	7,500
Mobile Bill	400	4,800	5,500	6,000
Salary (self)	5,000	60,000	60,000	60,000
Transportation	800	9,600	11,500	13,500
Entertainment	200	2,400	3,000	3,500
Rent	1,700	20,400	20,400	20,400
Total Fixed Cost	8,600	103,200	107,400	110,900
Net Profit (E) [C-D]	9,400	112,800	119,400	127,240
Investment Payback		24,000	24,000	24,000

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	60,000		
1.2	Net Profit	112,800	119,400	127,240
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		88,800	184,200
	Total Cash Inflow	172,800	208,200	311,440
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	88,800	184,200	287,440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

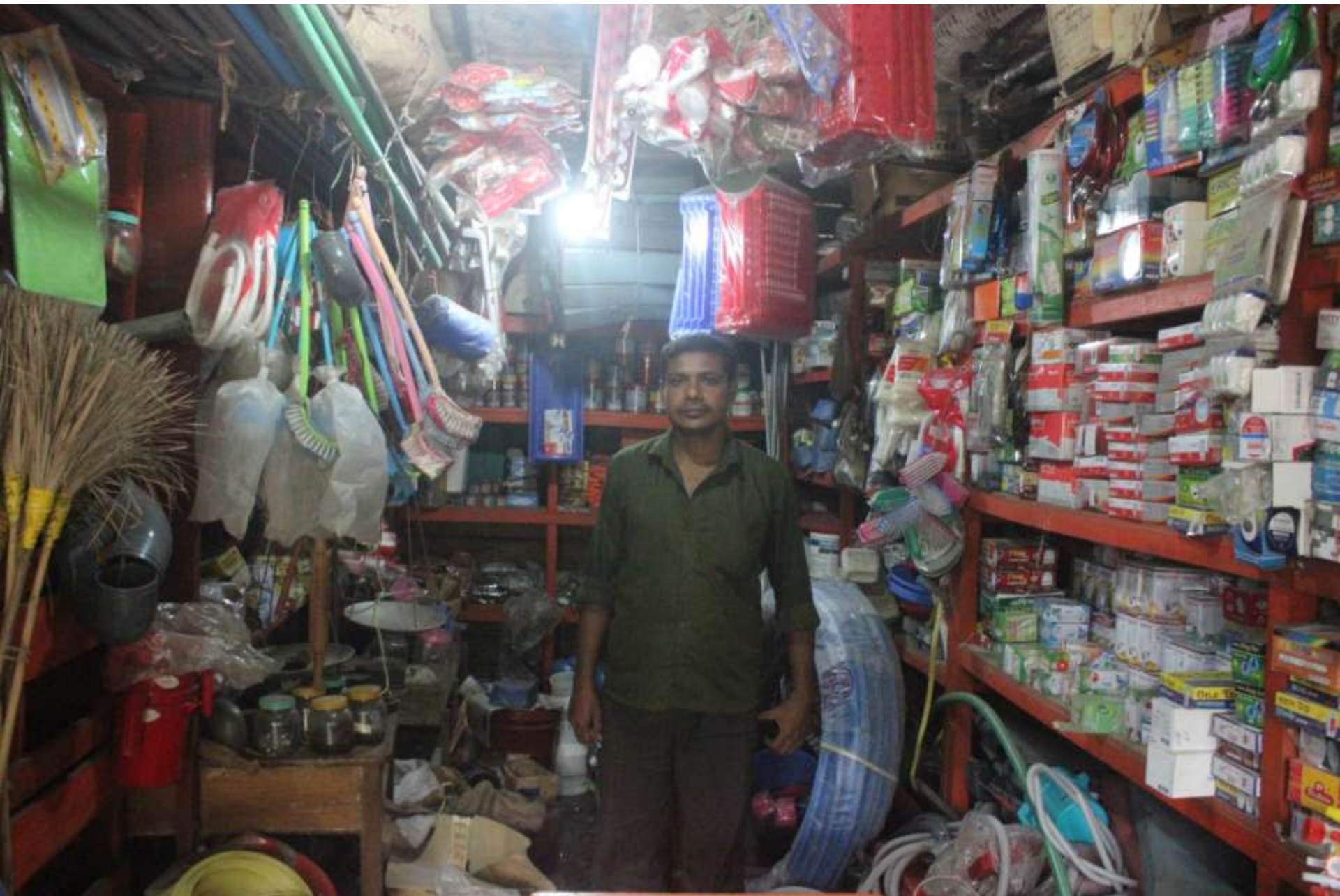
OPPORTUNITIES

Huge demand in the community
Location of farm;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE