

Proposed NU Business Name: MAMUN ELECTRIC AND ALOKSOGGA



Project identification and prepared by: MD: Bellal Hossain
Dagonbhuiyan, Feni

Project verified by: Sushanto Kumar Biswash



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOZZEM HOSSAIN
Age	:	02-01-1983 (34 Years)
Education, till to date	:	B.S.S
Marital status	:	Married
Children	:	01 Son, 01 Daughters
No. of siblings:	:	03 Brothers 02 Sisters
Address	:	Vill: Jogatpur, P.O: Dagonbhuiyan, P.S: Dagonbhuiyan, 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	:	SUMSUNNAHER
(iii) Father's name	:	ALOMGIR HOSSAIN
(iv) GB member's info	:	Branch: Dagonbhuiyan , Centre # 15 (Female), Member ID: 3421, Group No: 04 Member since: 2000 to 2008 (08 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: 10000, Outstanding loan: Nil
(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	:	13 years experience in running business. 18 Years in own business. He has 05 years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820074847
Family's Contact No.	:	01843842575
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonbhuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUMSUNNAHER 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

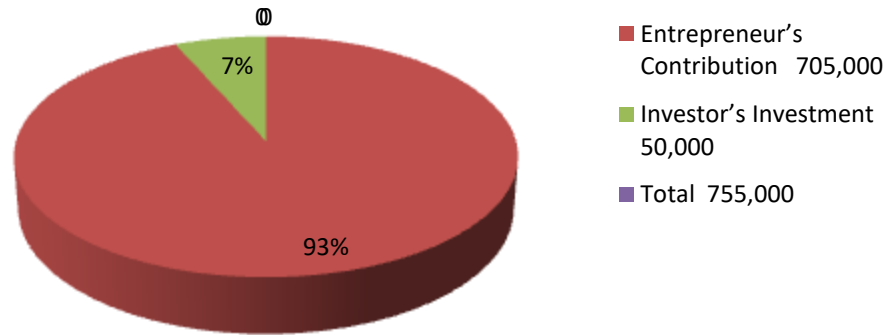
Business Name	:	MAMUN ELECTRIC AND ALOKSOGGA
Location	:	Olimunshi road,hazi market,saberhat,Noyakhali
Total Investment in BDT	:	BDT 755,000/-
Financing	:	Self BDT 705,000/--(from existing business) 93% Required Investment BDT 50,000/--(as equity) 07%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10ft x 06ft = 60 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decorator item etc.▪Average 30% gain on sales.▪The business is operating by the entrepreneur himself. He has no employee.▪One will be appointed after receiving equity money.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorator item etc	2500	75000	900000
Total Sales (A)	2500	75000	900000
Less. Variable Expense			
Decorator item etc	1750	52500	630000
Total variable Expense (B)	1750	52500	630000
Contribution Margin (CM) [C=(A-B)]	750	22500	270000
Less. Fixed Expense			
Rent		4000	48000
Electricity bill		500	6000
Transportation		1000	12000
Salary (self)		5000	60000
Salary(staff)		0	0
Entertainment		150	1800
Gird		30	360
Generator		200	2400
Mobile bill		500	6000
Total fixed Cost (D)		11380	136560
Net Profit (E) [C-D]		11120	133440

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile exosorise	0	0	20000	0	0	25000	45000
Ennagery bulb	0	0	5000	0	0	0	5000
Electric exosorise	0	0	10000	0	0	25000	35000
Electric Decorator	0	0	500000	0	0	0	500,000
Others	0	0	20000	0	0	0	20,000
Security	0	0	150000	0	0	0	150,000
Total	0	0	705000	0	0	50,000	755,000



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2 Year	3 Year
Revenue (sales)					
Decorator item etc	3865	115950	1391400	1460970	1534018.5
Total Sales (A)	3865	115950	1391400	1460970	1534018.5
Less. Variable Expense					
Decorator item etc	2705.5	81165	973980	1022679	1073813
Total variable Expense (B)	2705.5	81165	973980	1022679	1073813
Contribution Margin (CM) [C=(A-B)]	1159.5	34785	417420	438291	460205.55
Less. Fixed Expense					
Rent		4000	48000	48000	48000
Electricity bill		1000	12000	12200	12400
Transportation		1500	18000	18200	18400
Salary (self)		5000	60000	60000	60000
Salary(staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Gird		30	360	360	360
Generator		200	2400	2400	2400
Mobile bill		700	8400	8600	8800
Total Fixed Cost		12580	150960	151560	152160
Net Profit (E) [C-D]		22205	266460	286731	308045.55
Investment Payback			20000	20000	20000

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

Sl #	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	266460	286731	308045.55
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		246,460	513,191
	Total Cash Inflow	316,460	533,191	821,237
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)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	246,460	513,191	801,237

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 0
Experience & Skill : 18 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











পুলিমাঝে
ইদারগ্রী পারিবারী খুচরা বিক্রিয়
নি জেরামত করা হয়
বাড় সেবারহাট লেন বাগ (নামা)

মামুন ইলেকট্রিক
আন কসজ্ঞ এন্ড সাউন্ড সিস্টেম
এখানে যে কোন অস্ট্রেলিয়ার যন্ত্রপাতি
কিউই, সার্টিক সিস্টেম
পাতোক ও কলারটিক সার্টিক সেবায় হয়
ইং ক্রম হারী, কলী ক্রী গ্রো, সেবারহাট, লেন বাগ, মোহাম্মাদী। ফোন: 01820074047





FAMILY PICTURE

