

## Proposed NU Business Name: **MOTIUR ELECTRONICS**



Project identification and prepared by: Mr. Kabir  
Raksam, Tahirpur Unit , Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. MOTIUR RAHMAN</b>
Age	:	21/11/1991(25Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	3 Brother
Address	:	Vill: kaluparaP.O: hamirkudsa,P.S: bagmara, 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	:	<b>MST. MORZINA BIBI</b>
(iii) Father's name	:	<b>MD. ABDUL CHAMAD</b>
(iv) GB member's info	:	Branch:hamirkudsa, Centre #10(Female), Member ID: 1975/5, Group No:03 Member since:24/04/2014 First loan: BDT -5000
Further Information:		Existing Loan: BDT 40000, Outstanding loan: 26215
(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	:	05 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	no
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01737438088
Father's Contact No.	:	01792757785
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tahirpur Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MORZINA BIBI** joined Grameen Bank since 03 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

# Proposed Nobin Udyokta Business Info

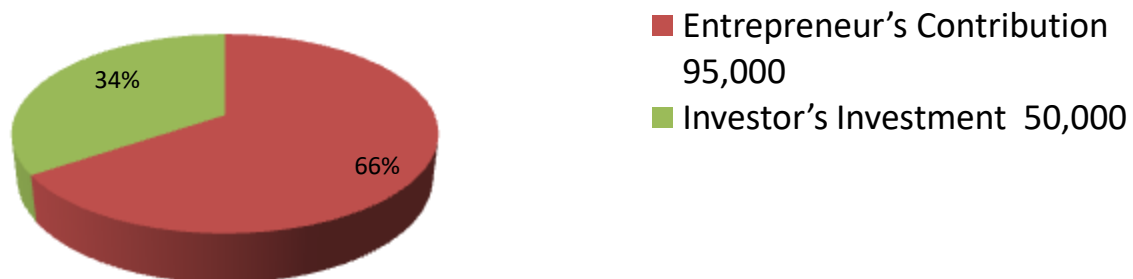
Business Name	:	<b>MOTIUR ELECTRONICS</b>
Location	:	Hamirkudsa, bagmara,Rajshahi
Total Investment in BDT	:	BDT 66000
Financing	:	Self BDT 26000-(from existing business) 29% Required Investment BDT 40,000/-(as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	15ft x 10ft= 150 ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Farm</li><li>▪The business is operating by entrepreneur. Existing no employees.</li><li>▪Average gain</li><li>▪The farm is owned.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
electronics item	1,000	30,000	360000
<b>Total Sales (A)</b>	1,000	30,000	360000
<b>Less. Variable Expense</b>		0	
sales of product	800	24,000	288000
<b>Total variable Expense (B)</b>	800	24,000	288000
<b>servicing income</b>	300	9,000	108000
<b>Contribution Margin (CM) [C=(A-B)]</b>	200	6,000	72000
<b>Less. Fixed Expense</b>			
Rent		500	6,000
Electricity Bill		700	8,400
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Guard		100	1,200
Transportation		500	6,000
Entertainment			0
Salary (staff)			0
Bank service Charge			0
<b>Total fixed Cost (D)</b>		<b>7,000</b>	<b>84,000</b>
<b>Net Profit (E) [C-D]</b>		<b>8,000</b>	<b>96,000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Machin parts		20000	20000			30000	30000
Koil tar		4000	4000			20000	20000
Energi bulb		2000	2000				
		26000	26000			50000	50000

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Month	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
electronics item	1000	30000	360000	378000	396900
<b>Total Sales (A)</b>	1000	30000	360000	378000	396900
<b>Less. Variable Expense</b>		0	0	0	0
sales of product	800	24000	288000	302400	317520
<b>Total variable Expense (B)</b>	800	24000	288000	302400	317520
<b>servicing income</b>	300	9000	108000	113400	119070
<b>Contribution Margin (CM) [C=(A-B)]</b>	200	6000	72000	75600	79380
<b>Less. Fixed Expense</b>					
Rent		500	6000	6000	6000
Electricity Bill		700	8400	9000	10000
Mobile Bill		200	2400	2700	3000
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	7000	8000
Entertainment			0		
food			0		
gurd		100	1200	1300	1400
Bank service Charge			100	100	100
<b>Total Fixed Cost</b>		7000	84100	86100	88500
<b>Net Profit (E) [C-D]</b>		8000	95900	102900	109950
<b>Investment Payback</b>			20000	20000	20000



# 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>(BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	40,000		
1.2	Net Profit	95900	102900	109950
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		79233	165466
	<b>Total Cash Inflow</b>	<b>135900</b>	<b>182133</b>	275416
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	40,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	16667	16667	16667
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>16667</b>	16667
<b>3</b>	<b>Net Cash Surplus</b>	<b>79233</b>	<b>165466</b>	<b>258749</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of farm : hamirkudsa,  
bagmaraRajshahi  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest











# FAMILY PICTURE

