

Proposed NU Business Name: **MAMUN ELECTRIC AND ELECTRONICS**



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Project verified by: MD. Samsul Arefin



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md.Mamun
Age	:	10-05-1994(23 Years)
Education, till to date	:	S.S.C
Marital status	:	Umarried
Children	:	Null
No. of siblings:	:	3 Brothers & 1 Sister
Address	:	Vill: Kharakanda, P.O: Joypara, P.S: Dohar , Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Forida Begum
(iii) Father's name	:	Shofiuddin
(iv) GB member's info	:	Branch: Joypara Centre # 56(Female), Member ID:5401/3 , Group No: 07 Member since: 21-04-2006- 2017(11Years) First loan: BDT 10,000
Further Information:		Existing loan: BDT 120,000- Outstanding loan: BDT 14400
(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	:	07 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01929492084
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FORIDA BEGUM joined Grameen Bank since 11 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture, husband business and home development.

Proposed Nobin Udyokta Business Info

Business Name	:	MAMUN ELECTRIC AND ELECTRONICS
Location	:	Kharakanda,Joypara, Dohar Dhaka
Total Investment in BDT	:	BDT 200,000
Financing	:	Self BDT 150000(from existing business) 75% Required Investment BDT 50000(as equity) 25%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 30ft= 130square ft
Security of the shop	:	BDT Nill
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Parch,Tar,Stabolaijer,motor,Etc▪Average 7% gain on sale.▪The business is operating by entrepreneur.▪The shop is rented.▪Collects goods from Dohar, dhaka, .▪Agreed grace period is 3 months.

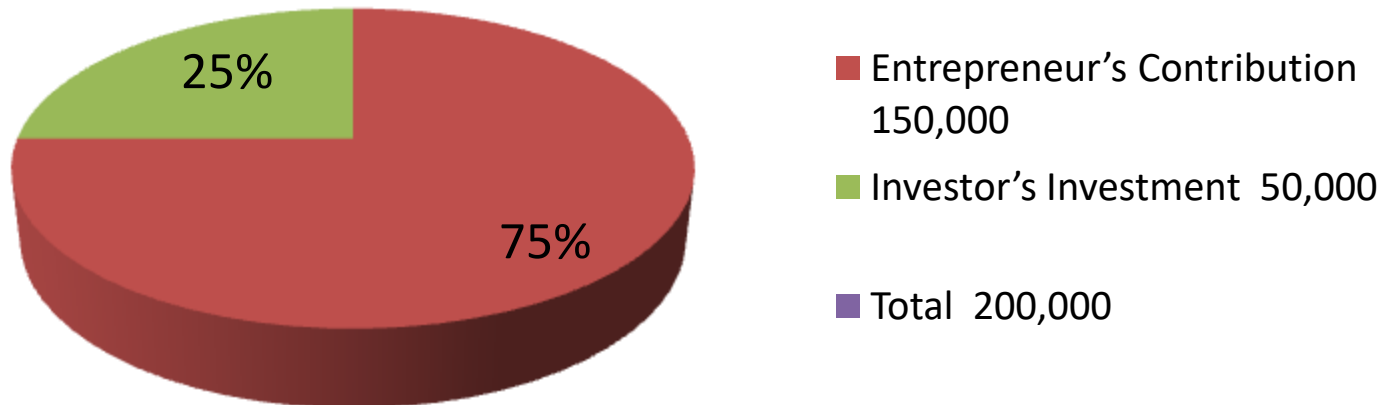
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Parch,Tar,Stabolaijer,motor	2000	60000	720000
Total Sales (A)	2000	60000	720000
Less. Variable Expense			
Parch,Tar,Stebolaijer,Motor	1400	42000	504000
Total variable Expense (B)	1400	42000	504000
Contribution Margin (CM) [C=(A-B)]	600	18000	216000
Less. Fixed Expense			
Rent			
Mobile Bill		300	3600
Transportation		2000	24000
Electricity Bill		1500	18000
Salary (self)		5000	60000
Entertainment		300	3600
Security Guard			
Total fixed Cost (D)		9100	109200
Net Profit (E) [C-D]		8900	106800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Parch	00	00	50,000	00	00	50,000	100,000
Stebolaijer	00	00	20,000	00	00		20,000
Tar	00	00	10,000				10,000
Motor	00	00	70,000	0	0	0	70,000
Security							
Total			150000			50000	200000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Parch,tar,motor,etc	2500	75000	900000	945000	992250
		0	0	0	0
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense		0	0	0	0
Parch,tar,motor,etc	1750	52500	630000	661500	694575
		0	0	0	0
Total variable Expense (B)	1750	52500	630000	661500	694575
Contribution Margin (CM) [C=(A-B)]	750	22500	270000	283500	297675
Less. Fixed Expense					
Rent					
Mobile Bill		300	3600	3700	3700
Transportation		2000	24000	24000	25000
Electricity Bill		1500	18000	18000	18000
Salary (self)		5,000	60000	60000	60000
Entertainment		300	3600	3700	3800
Security Guard					
Total fixed Cost (D)		9100	109200	109400	110500
Net Profit (E) [C-D]		13400	160800	174100	187175
Investment Payback			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>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	160800	174100	187175
1.3	Depreciation (Non cash item)		-	-
1.4	Opening Balance of Cash Surplus		70000	224100
	Total Cash Inflow	210800	244100	411275
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	140800	20,000	20,000
3	Net Cash Surplus	70000	224100	391275

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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





FAMILY PICTURE

