

Proposed NU Business Name : MAAER DOYA ELECETRONICS & MOBILE TELECOM CENTER-02



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Keranigonj Unit, Dhaka



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABUL HASHEN
Age	:	01-05-1988 (29Years)
Education, till to date	:	Clash Eight
Marital status	:	Married
Children	:	01 Droughter
No. of siblings:	:	04 Brothers 01 Sister
Address	:	Vill:Bagasur P.O ;Raja Bari P.S: Keranigonj 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	:	SAHIDA BEGUM
(iii) Father's name	:	MD ZINUT ALI
(iv) GB member's info	:	Branch:Basta Centre # 12/M (Female), Member ID: 7368/1, Group No:07 Member since:05-03-1992(10 Years) First loan: BDT 5,000/- Existing loan :10,000/- Outstanding loan: Nil
Further Information:		
(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 & Skill	:	11 years of business experience in running business : He has no training :
Other Own/Family Sources of Income	:	NOne
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713546256
Family's Contact No.	:	01713507959
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd .Keranigonj unit,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAHIDA BEGUM joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

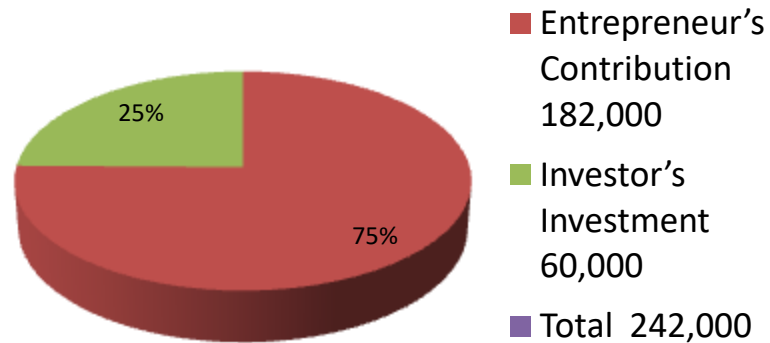
Proposed Nobin Udyokta Business Info

Business Name	:	MAAER DOYA ELECETRONICS & MOBILE TELECOM CENTER- 02
Location	:	Plashpur Brazzar Keranigonj, Dhaka.
Total Investment in BDT	:	But/-2,42,000/-
Financing	:	Self BDT 1,82,000/- (from existing business) 81% Required Investment BDT 60,000/- (as equity)19 %
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Security of the shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing Elecetronics Items etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪The business is won.▪Agreed grace period is 3 months.

Particular	Existing		
	Daily	Monthly	Yearly
Revenue (Sale)			
Mobile	4500	135000	1620000
	0	0	0
Total Sales(A)	4500	135000	1620000
Less Variable Expense (B)			0
Mobile	4000	120000	1440000
Total Variable Expense	4000	120000	1440000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		400	4800
Transportation		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		200	2400
Guard		100	1200
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		8500	102000
Net Profit (E)= [C-D]		6500	78000

Investment Breakdown

Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Unit Price	Price		Quantity	Unit Price	Price	
Mobile	40	2000	80000	L P Gas	30	2000	60000	140000
L p Gas	10	2500	25000					25000
Fan	20	2000	40000					40000
Chula	10	2200	22000					22000
Others			15000					15000
Total			182000				60000	242000



Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Mobile	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales(A)	5000	150000	1800000	1890000	1984500
Less Variable Expense (B)					
Mobile	4500	135000	1620000	1701000	1786050
Total Variable Expense	4500	135000	1620000	1701000	1786050
Contributon Margin (CM) [C=(A-B)]	500	15000	180000	189000	198450
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		500	6000	6300	6600
Transportaion		700	8400	8820	9261
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Gard		200	2400	2400	2400
Generator		0	0	0	0
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		9100	109200	110020	110861
Net Profit (E)= [C-D]		5900	70800	74340	78057
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	70,800	74,340	78,057
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		46,800	97,140
	Total Cash Inflow	130,800	121,140	175,197
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	46,800	97,140	151,197

SWOT ANALYSIS

STRENGTH

Employment: 0 Self: 01 Family:0 Others:0
Experience & Skill : 11 Years
Own Business :11
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Plashpur Brazzar keranigonj
Regular customers;

THREATS

Theft
Fire
Political unrest







