

Proposed NU Business Name: **PALLI BIDYUT & ELECTRONICS**



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Munsigonj Unit, Munsigonj

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Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAMUN MOLLA
Age	:	15-10-1982 (34 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	5 Brothers & 5 Sister
Address	:	Vill: South betka, P.O: Betka hat, P.S: Tangibari, Dist: Munsigonj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ABEDA KHATUN
(iii) Father's name	:	HASAN ALI MOLLA
(iv) GB member's info	:	Branch: Fegunashar Sirajdikhan, Centre # 45(Female), Member ID: 4097, Group No: 07 Member since: 01-02-1995(07Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 50,000, Outstanding loan: BDT NIL
(v) Who pays GB loan installment	:	Brother
(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 2 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01717-220387
Mother's Contact No.	:	01956-919438
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munsigonj Unit, Munsigonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABEDA KHATUN joined Grameen Bank since 7 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	:	PALLI BIDYUT & ELECTRONICS
Location	:	Betka chourasta, Tongibari
Total Investment in BDT	:	BDT 300,000/-
Financing	:	Self BDT 200,000/-(from existing business) 67% Required Investment BDT 100,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	32ft x 11ft= 352square ft
Security of the shop	:	BDT 50000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; BRB cable, cable etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Nobabpur, Dhaka.▪Agreed grace period is 3 months.

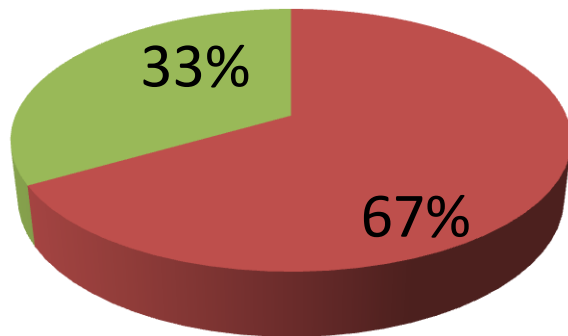
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Item	2,500	75,000	900,000
Total Sales (A)	2,500	75,000	900,000
Less. Variable Expense			
Electric Item	2,000	60,000	720,000
Total variable Expense (B)	2,000	60,000	720,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		400	4,800
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Transportation		800	9,600
Guard		200	2,400
Total fixed Cost (D)		9,500	114,000
Net Profit (E) [C-D]		5,500	66,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
BRB Cable (20 x 6200)	124,000	0	124,000
Bijli Cable (8 x 4200)	33,600	0	33,600
Grounding (30 x490)	14,700	0	14,700
Electronics Item	5,000	40,000	45,000
Others	22,700	0	22,700
Fan (1200)	0	36,000	36,000
Wearing Item	0	24,000	24,000
Total	200,000	100,000	300,000

Source of Finance



- Entrepreneur's Contribution 200,000
- Investor's Investment 100,000
- Total 300,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electric Item	3,500	105,000	1,260,000	1,323,000
Total Sales (A)	3,500	105,000	1,260,000	1,323,000
Less. Variable Expense				
Electric Item	2,800	84,000	1,008,000	1,058,400
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400
Contribution Margin (CM) [C=(A-B)]	700	21,000	252,000	264,600
Less. Fixed Expense				
Rent		2,500	30,000	30,000
Electricity Bill		400	4,800	5,500
Mobile Bill		400	4,800	5,500
Salary (self)		5,000	60,000	60,000
Entertainment		300	3,600	4,000
Transportation		1,200	14,400	16,500
Guard		200	2,400	2,400
Total Fixed Cost		10,000	120,000	123,900
Net Profit (E) [C-D]		11,000	132,000	140,700
Investment Payback			60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	132,000	140,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		72,000
	Total Cash Inflow	232,000	212,700
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	72,000	152,700

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





12 PCS

SHARIF
SHARIF
SHARIF
SHARIF
SHARIF

GALAXY DELUXE
POWER CONVERTER

OSAKA
SUPER MULTI CORD

Industrial Systems
MINIATURE CIRCUIT BREAKER

HP
REL PRODUCTS
MADE IN CHINA
20PCS

S.E.C
Big Square Holder
12 PCS.

WATRAIN
GOOD STAR
OSAKA
OSM

Relax
SUPER STAR
CEILING FAN

MUSLIM
NICE
6A-250V

SUN K PLUS
LAMP HOLDER
6A-250V AC ONLY

ANAS
Flower Lamp Holder
6A-250V

R.K. Choice
CEILING ROSE

MEDIA
WALL LAMP HOLDER
3 DOZEN

MEDIA
निडिया
Export Quality

SOHAN
CONA

CONA
NICE 5 IN 1

Relax
NIKE SERIES
FIVE IN ONE

CONA
NICE 5 IN 1

CONA
GOLD

SKY STAR
6A-250V

MONIR
Pendant Holder

DAEWOO
Ceiling Rose



IRONHEAD
CUSTOM
89

SHARIF
SHARIF
SHARIF
SHARIF

12 PCS

HP

S.E.C.
Big Square Holder

MUSLIM
NICHE

SUN K PLUS
LAMP HOLDER

ANAS
Flower Lamp Holder

ANAS
Zar Lamp Holder

ANAS
Flower Lamp Holder

Retox
NIKE SERIES
FIVE IN ONE

CONA

Sky STAR

DANDI
Ceiling Rose







FAMILY PICTURE

