Proposed NU Business Name: MS MILON ELECTRONICS & TELECOM



Project identification and prepared by: Md. Shohidul Islam, Bagha Unit, Rajshahi

Project verified by: MD. Abdul MannanTalukdar



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name		MD. IQBAL HOSSEN		
Age	:	01-09-1985 (31 Years)		
Education, till to date	:	MA		
Marital status	:	Married		
Children	:	1 Son		
No. of siblings:	:	6 Brothers & 4 Sisters		
Address		Vill: Pakuriya, P.O: Bagha, P.S: Bagha, Dist: Rajshahi		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father MST. NURUNNAHAR MD. MUNSUR RAHMAN Branch: Monigram , Centre # 13(Female), Member ID: 1761, Group No: 02 Member since: - 11-02-1992 - 2006 (14 Years) First Ioan: BDT 500		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Existing Loan: BDT 20000, Outstanding Ioan: BDT NIL N/A No 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	:	16 years experience in running business.
Training Info	:	He has 2 Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01711062400
Mother's Contact No.	:	01712918055
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagha Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NURUNNAHAR joined Grameen Bank since 14 years ago. At first she took 500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

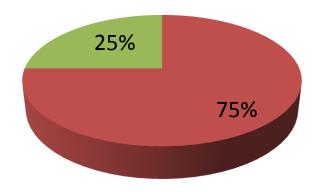
Proposed Nobin Udyokta Business Info			
Business Name	:	MS MILON ELECTRONICS & TELECOM	
Location	:	Bagha Old Bazar	
Total Investment in BDT	:	BDT 400000/-	
Financing	:	Self BDT 300000/-(from existing business) 75% Required Investment BDT 100,000/-(as equity) 25%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	10ft x 20ft= 200square ft	
Security of the shop	:	BDT 3,00,000/-	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Electric Item etc. Average 05% gain on sale. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Rajshahi. Agreed grace period is 3 months. 	

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			,
Mobile accessories & others	3300	99000	1188000
Bkash & DBBL	700	21000	252000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Mobile accessories & others	3135	94050	1128600
Total variable Expense (B)	3,135	94050	1128600
Contribution Margin (CM) [C=(A-B)	865	25950	311400
Less Variable Expense			
Rent		3,000	36000
Electricity bill		350	4200
Transportation		8,000	96000
Salary (self)		5000	60000
Entertainment		500	6000
Guard		300	3600
Mobile bill		1000	12000
Total fixed cost (D)		18,150	217800
Net Profit (E)= [C-D]		7,800	93600

Investment Breakdown					
Particulars	Existing	Proposed	Total		
Tv,Rice, Cooker,Fan					
charger,Iron,Mobile etc	300,000	100,000	400000		
	300,000	100,000	400000		

Source of Finance



Entrepreneur's Contribution 300,000
 Investor's Investment 100,000
 Total 400,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Mobile accessories & others	4000	120000	1440000	1512000
Service	900	27000	324000	340200
Total Sales (A)	4900	147000	1764000	1852200
Less Variable Expense				
Mobile accessories & others	3800	114000	1368000	1436400
Bkash & DBBL				
Total variable Expense (B)	3,800	114000	1368000	1436400
Contribution Margin (CM) [C=(A-B)	1,100	33000	396000	415800
Less Variable Expense				
Rent		3,000	36,000	36000
Electricity bill		500	6000	6400
Transportation		8,500	102000	103,000
Salary (self)		5000	60000	60000
Entertainment		500	6000	6000
Guard		300	3600	3600
Mobile bill		1200	14400	14600
Total fixed cost (D)		18,700	224400	226,000
Net Profit (E)= [C-D]		14300	171600	189,800
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)				
SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	171,600	189,800	
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		111,600	
	Total Cash Inflow	271600	301400	
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)	60000	60000	
	Total Cash Outflow	160,000	60000	
3	Net Cash Surplus	111,600	241400	



Strength

Employment: Self: 01 Family:0 Others:0 Experience & Skill : 04 Years Quality goods & services; Skill and experience;

W_{EAKNESS}

Lack of Capital/Investment

O_{PPORTUNITIES}

Huge demand in the community Location of shop; Regular customers;

THREATS

Theft Fire Political unrest Pictures

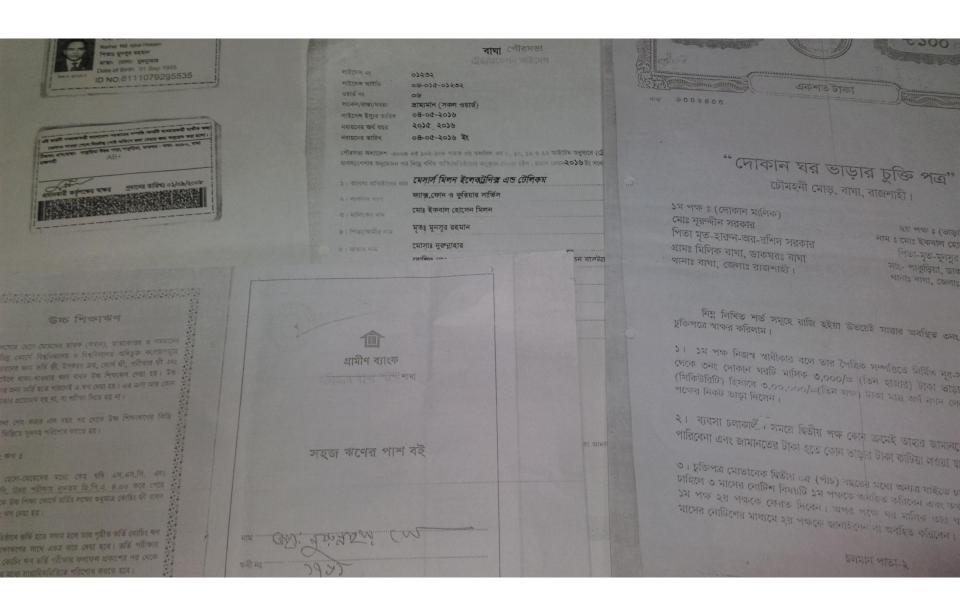












FAMILY PICTURE

