Proposed NU Business Name: MOKKA ELECTRIC & HARDWARE



Project identification and prepared by: Shahidul Islam Unit Nobabganj, Dhaka

Project verified by: Shushanto Kumar Biswash



Brief Bio of The Proposed Nobin Udyokta						
Name	:	MD SHARIF				
Age	:	17-06-1982 (34 Y <i>ears</i>)				
Education, till to date	:	Class VIII				
Marital status	:	Married				
Children	:	03 Daughter				
No. of siblings:	:	02 Brothers and 02 Sisters				
Address	:	Vill: Ulail P.O: Aowna P.S: Nobabganj , Dist: Dhaka.				
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 REHANA KHATUN MD MOLU BOX Branch Sholla Nobabganj, Centre # 45(Female), Member ID: 4331, Group No: 06 Member since: 1992 to 2003 (11 Years) First loan: BDT 3000 /-				
Further Information: (v) Who pays GB loan installment		Existing loan: BDT 15000 Outstanding loan: BDT 5400 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		10 years experience in running business. 10 Years in own business. 03 Years of Trainning.
Training Info	-	oo rears or rraining.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	•	
Entrepreneur Contact No.	••	01914-819113
Family's Contact No.	•	01685-260425
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabganj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REHANA KHATUN joined Grameen Bank since 11 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info					
Business Name	:	MOKKA ELECTRIC & HARDWARE			
Location	:	Aowna Baazar, Nobabganj, Dhaka			
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	:	12 ft x 25 ft= 300 square ft			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Motor, pipe, Electric cable, Monitor, Etc Average 30% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is in own place. Collects goods from Dhaka. Agreed grace period is 3 months. 			

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Motor, pipe, Electric cable, Monitor, Etc	1900	57000	684000
Total Sales (A)	1900	57000	684000
Less Variable Expense			
Motor, pipe, Electric cable, Monitor, Etc	1330	39900	478800
Total variable Expense (B)	1,330	39900	478800
Contribution Margin (CM) [C=(A-B)	570	17100	205200
Less Variable Expense			
Rent		1,000	12000
Electricity bill		500	6000
Transportation		1,500	18000
Salary (self)		5000	60000
Entertainment		300	3600
Guard		200	2400
Generator		200	2400
Mobile bill		300	3600
Total fixed cost (D)		9,000	108000
Net Profit (E)= [C-D]		8,100	97200

Investment Breakdown							
	Proposed						
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Motor	2	10000	20,000	5	10,000	50,000	70,000
Pipe	1	10000	10,000	1	15000	15,000	25,000
Cable, Vulve	1	25000	25,000	1	20000	20,000	45,000
Sanitary items	1	80000	80,000	1	15000	15,000	95,000
Vesing	1	10000	10,000	0	0	0	10,000
Coper cable	1	5000	5,000	0	0	0	5,000
Socket, Holder, Board	1	25000	25,000	0	0	0	25,000
Tastere,Etc	1	25000	25,000	8	0	0	25,000
Total	9	0	200,000	16	0	100,000	300,000

Source of Finance



Financ	cial Projection	(BDT)			
Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Motor, pipe, Electric cable, Monitor, Etc	2900	87000	1044000	1096200	1151010
Total Sales (A)	2900	87000	1044000	1096200	1151010
Less Variable Expense					
Motor, pipe, Electric cable, Monitor, Etc	2030	60900	730800	767340	805707
Total variable Expense (B)	2,030	60900	730800	767340	805707
Contribution Margin (CM) [C=(A-B)	870	26100	313200	328860	345303
Less Variable Expense					
Rent		1,000	12000	12,000	12000
Electricity bill		800	9600	10100	10600
Transportation		2,000	24000	24,500	25000
Salary (self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		200	2400	2400	2400
Mobile bill		400	4800	4900	5000
Total fixed cost (D)		9,900	116,400	117,500	118600
Net Profit (E)= [C-D]		16200	194400	211,360	226703
Investment Payback			40,000	40,000	40,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	194,400	211,360	226703
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		154,400	325760
	Total Cash Inflow	294400	365760	552463
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)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	154,400	325760	512463

SWOT ANALYSIS

Strength

Employment: Self: 0 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

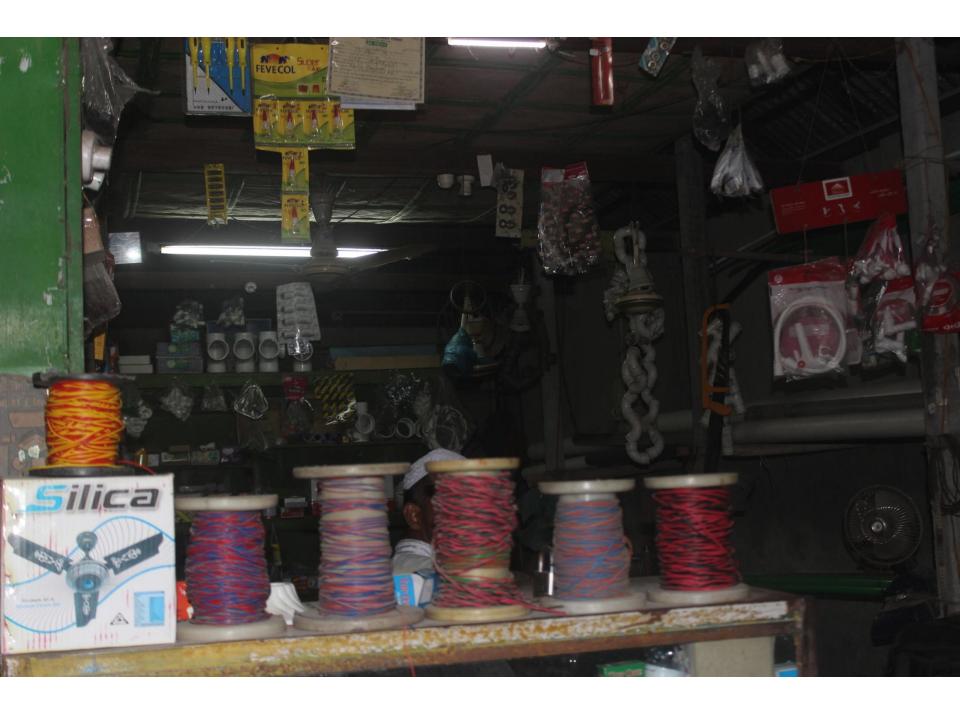
Political unrest

Pictures





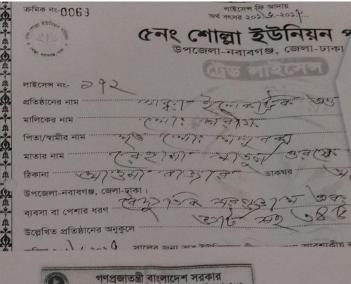


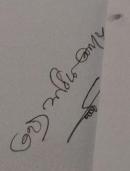














এই কার্ডটি পপপ্রস্থান্তরী বাংসাদেশ সরকারের সম্পণ্ডি। কার্ডটি ব্যবহারকারী বাজীত অন্য কোখাও পাওরা পোলে নিকটছ পোট অফিনে জন্ম দেয়ার জন্ম অনুরোধ করা হলো। ঠিকানা: গ্রাম/রাজা: উলাইল, ভাকঘর: আওনা - ১৩২০, নওয়াবগঞ্জ, ঢাকা রাজ্যের প্রাণ / Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৫/০৮/২০০৮

FAMILY PICTURE

