

Proposed NU Business Name: M/S M.S ELECTRIC HOUSE



Project identification and prepared by: Md. Rokon Uddin,
Mohanpur Unit, Rajshahi

Project verified by: Md. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MANIK RAMAN
Age	:	22-11-1992 (25 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Boshontopur, P.O:Baigasa, P.S: Bagmara , Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MOST. AKIMA BIBI
(iii) Father's name	:	LATE. OSIR MONDOL
(iv) GB member's info	:	Branch: Achpara,Bagmara Centre 12 (Female), Member ID: 1271/3, Group No: 02 Member since: 2007-2010 Present 10-11-2015 (5Years) First loan: BDT 20,000
Further Information:		Existing Loan: BDT 58,000 Outstanding loan: 48,510/=
(v) Who pays GB loan installment	:	Mother
(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	:	8 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01745-298179
Mother's Contact No.	:	01784-161910
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. AKIMA joined Grameen Bank since 5 years ago. At first she took 20,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S M. S ELECTRIC HOUSE
Location	:	Baigasa Bazar,Bagmara,Rajshahi
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,80,000/-(from existing business) 78% Required Investment BDT 50,000(as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 08 ft = 96 sft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing; Electric item etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 01 employees. After getting equity fund no employee will be appointed.▪The shop is Rent▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

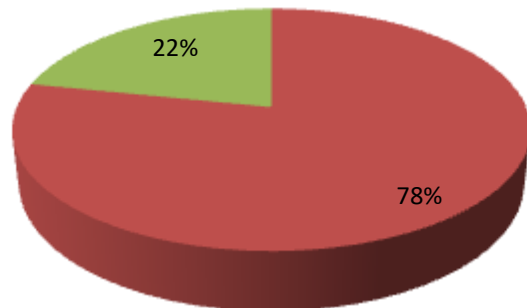
Existing Business

Particular	Daily	Monthly	Yearly
Revenue (sales)	4,000	1,20,000	14,40,000
Total Sales (A)	4,000	1,20,000	14,40,000
Less. Variable Expense			
Electric o Electronics Item	3,200	96,000	11,52,000
Total variable Expense (B)	3,200	96,000	11,52,000
Contribution Margin (CM) [C=(A-B)]	800	24,000	2,88,000
Less. Fixed Expense			
Rent		400	4,800
Electricity Bill		200	2,400
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Salary (staff)		4,000	48,000
Guard		100	1,200
Transportation		2,000	24,000
Entertainment		100	1,200
Bank service Charge			
Total fixed Cost (D)		12,000	1,44,000
Net Profit (E) [C-D]		12,000	1,44,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tar	100	500	50,000	50	500	25,000	75,000
Rod	50	250	12,500	-	-	-	12,500
Balp	400	160	64,000	100	160	16,000	80,000
Bequ light	200	170	34,000	-	-	-	34,000
Siling Fan	-	-	-	6	1500	9,000	9,000
Others Item	-	-	19,500	-	-	-	19,500
Total	64		1,80,000	100		50,000	2,30,000

Source of Finance



- Entrepreneur's Contribution 180,000
- Investor's Investment 50,000
- Total 230,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd year	3rd Year
Revenue (sales)					
Electric o Electronics Item	6,000	1,80,000	21,60,000	22,68,000	23,81,400
Total Sales (A)	6,000	1,80,000	21,60,000	22,68,000	23,81,400
Less. Variable Expense					
Electric o Electronics Item	4,800	1,44,000	17,28,000	18,14,400	19,05,120
Total variable Expense (B)	4,800	1,44,000	17,28,000	18,14,400	19,05,120
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	4,32,000	4,53,600	4,76,280
Less. Fixed Expense					
Rent		400	4800	4,800	4,800
Electricity Bill		400	4,800	5,000	5,500
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Transportation		3,000	36,000	40,000	45,000
Entertainment		500	6,000	6,500	7,000
Guard Bill		100	1,200	1,200	1,200
Bank service Charge		100	1,200	1,200	1,200
Total Fixed Cost		14,000	1,68,000	1,73,200	1,79,700
Net Profit (E) [C-D]		22,000	2,64,000	2,80,400	2,96,280
Investment Payback			20,000	20,000	20,000

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	2,64,000	2,80,400	2,96,280
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,44,000	5,04,400
	Total Cash Inflow	3,14,000	5,24,400	8,00,680
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	70,000	20,000	20,000
3	Net Cash Surplus	2,44,000	5,04,400	7,80,680

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 8 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

বিস্মিল্লাহির রাহ্মানির রাহিম

মোঃ মানিক রহমান

প্রাথাইটর

০১৯৩৬-৯৬৩৪৬৭

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মেসার্স এম এস ইলেকট্রিক হাউস

সকল প্রকার ইলেকট্রিক সামগ্রী বিক্রেতা ও সরবরাহকারী

একমাত্র বেঙ্গল বাস্তুর পরিবেশক

ও ওয়ালটন পেনসিল রিমোট ব্যাটারী

বিঃ দ্রঃ প্রতি শুক্রবার খোলা থাকে।

বাতিগাছা বাজার











FAMILY PICTURE

