

Proposed NU Business Name: **MASUM ELECTRONIC**



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Chagolnaya Unit, Feni

Project verified by: Susanto Kumar Biswas



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ABDUL HAI
Age	:	01-01-1990 (27 Years)
Education, till to date	:	S.S.C
Marital status	:	Unmarried
Children	:	0 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 04 Sisters
Address	:	Vill: Poschim Pathan Nagor, P.O: Pathan Nagor, P.S: Chagolnya, Dist: Feni.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	SAMSUR NAHAR
(iii) Father's name	:	ABDUL JOBBAR
(iv) GB member's info	:	Branch: Pathan Najor, Centre # 05 (Female), Member ID: 1050/1, Group No: 02 Member since 5-03-2003/2014 (11Years) First loan: BDT 5,000
Further Information:		Existing Loan: 30,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(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	:	08 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	Lighting Set
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01820-280234
Mother's Contact No.	:	01876-920444
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SAMSUR NAHAR joined Grameen Bank since 11 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

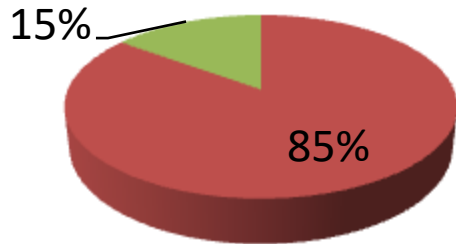
Business Name	:	MASUM ELECTRONIC
Location	:	Poschim Pathan Nagor, Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 4,00,000/-(from existing business) 85% Required Investment BDT 70,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 05 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Average 20 % gain on sales.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Fan,Bulb,Switch,Disel,Octen,Pattol ETC	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			
Fan,Bulb,Switch,Disel,Octen,Pattol ETC	2000	60000	720000
Total Variable Expense	2000	60000	720000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1300	15600
Electric Bill		600	7200
Transportaion		500	6000
Salary (Self)		5000	60000
Intertainment		300	3600
Generator		300	3600
Mobil Bill		300	3600
Total Fixed Cost (D)		8300	99600
Net Profit (E)= [C-D]		6700	80400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fan	50	1700	85000			0	85000
Bulb	225	200	45000	36	290	10440	55440
Switch	300	35	10500	300	35	10500	21000
Diesel	250	70	17500	100	70	7000	24500
Pattol	300	80	24000	100	80	8000	32000
Octen	250	100	25000			0	25000
Mobil	150	1000	150000	30	1000	30000	180000
Security			20000			0	20000
Others			23000			4060	27060
	0	0		0	0	0	0
	1525	3185	400,000	566	1,475	70,000	470,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 70,000
- Total 470,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fan,Bulb,Switch,Disel,Octen,Pattol ETC	3000	90000	1080000	1134000	1190700
Total Sales(A)	3000	90000	1080000	1134000	1190700
Less Variable Expense (B)					
Fan,Bulb,Switch,Disel,Octen,Pattol ETC	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	600	18000	216000	226800	238140
Less Fixed Expense					
Rent		1300	15600	15600	15600
Electric Bill		600	7200	7500	7800
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Entertainment		300	3600	3600	3600
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		8300	96000	96700	97415
Net Profit (E)= [C-D]		9700	116400	122220	128331
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	116,400	122220	128331
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74400	154620
	Total Cash Inflow	186,400	196,620	282,951
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28,000	28,000
	Total Cash Outflow	98000	28,000	28,000
3	Net Cash Surplus	88,400	168,620	254,951

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



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মাসু হ্লেকট্রিক এন্ড ইত্যাদি হাউজ

স্টারনেটের ক্যামেরা



স্বাস্থ্যকর্মীদের জন্য
সর্বোচ্চ মানের
স্বাস্থ্যসেবা





শেখারনেত্রেৰ জন্য সেৱা

হালকটিক এছ ইত্যাদি স্নাতক

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পশ্চিম পটোর নগর সড়ক, মেইন রোড, ছাপলকাইচা, ফেনী

ফোন 01829-914131

জুড়ে উঠুন আপন শক্তিতে

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কোনো ব্যাংক

ফ্রিলোড
করা হবে



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FAMILY PICTURE

