

Proposed NU Business Name: **Mou-Munni Electronics**



Project identification and prepared by: Md. Farhad Hassain
Tangail Sadar Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. Mojibar Rahman
Age	:	17-08-1987(30 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	3 Brothers, 3 Sisters.
Address	:	Vill: Suruz Purbopara P.O: goshai joair, P.S: Tangail Sadar , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Jobeda Begom
(iii) Father's name	:	Shukur Mamud
(iv) GB member's info	:	Branch:suruj Tangail Centre # 34(male), Member ID : 2943 , Group No: 06 Member since:28/01/1983- 19/08/2015(32 years) First loan: BDT 2000 /-
Further Information:		Outstanding loan:Not
(v) Who pays GB loan installment	:	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 Training Info	:	10 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.	:	01713538481
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Shukur Mamud joined Grameen³⁴ 32 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

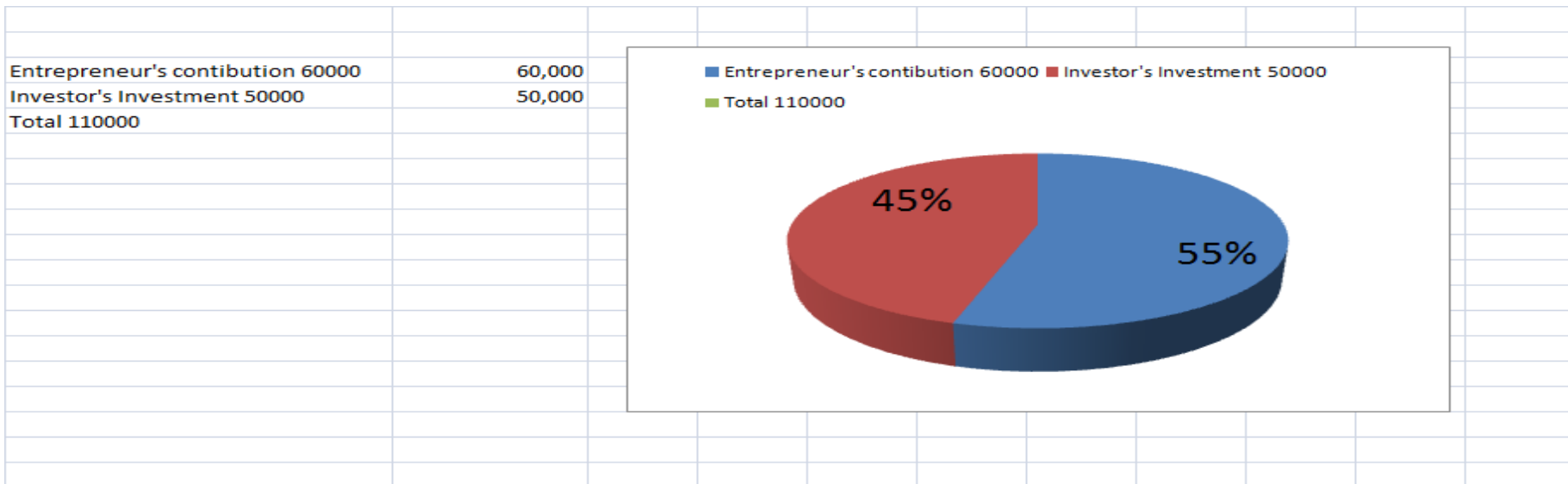
Business Name	:	Mou-Munni Electronics
Location	:	suruj Bazar , Tangail
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/- (from existing business 55% Required Investment BDT 50,000/- (as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	18 ft x 10 ft= 180square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric Parts etc.▪Average 20% sale ▪The business is operating by entrepreneur. Existing 1employee.▪The shop is not rented.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Electric Parts	2000	60000	720000
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Electric Parts	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Electric Bill		300	3600
Transportaion		800	9600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		400	4800
Gard		150	1800
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		6850	82200
Net Profit (E)= [C-D]		8150	97800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Electric Parts	60,000	0	60,000
Television	0	50,000	50,000
Total	60,000	50,000	110,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Electric Parts	2500	75000	900000	945000	992250
Total Sales(A)	2500	75000	900000	945000	992250
Less Variable Expense (B)					
Electric Parts	1875	56250	675000	708750	744188
Total Variable Expense	1875	56250	675000	708750	744188
Contributon Margin (CM) [C=(A-B)]	625	18750	225000	236250	248063
Less Fixed Expense					
Electric Bill		300	3600	3900	4200
Transportaion		800	9600	10080	10584
Salary (Self)		5000	60000	60000	60000
Entertainment		400	4800	4800	4800
Gard		150	1800	1800	1800
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		6850	82200	83080	83984
Net Profit (E)= [C-D]		11900	142800	149940	157437
Investment Pay Back			20,000	20,000	20,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	142800	103,200	206000
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		122800	71,800
	Total Cash Inflow	192800	226000	277800
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	70000	20,000	20,000
3	Net Cash Surplus	122800	206000	257800

SWOT ANALYSIS

STRENGTH

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

মৌ-মুনী ইলেকট্রনিক্স

শ্রেষ্ঠ বোর্ড সার্ভিসের ব্যবস্থা

সর্বোচ্চ স্ট্যান্ডার্ড, সর্বোচ্চ মান, সর্বোচ্চ সুরক্ষা

সুশীল রাস, নগর বাজার, ঢাকা
ফোন: ৯৬৬০০০০০০০০















FAMILY PICTURE

