

Proposed NU Business Name: **M.B ELECTRONICS & OPTICAL**



Project identification and prepared by: Md Mahabur Rahman,
Dhanbari Unit, Tangail

Project verified by: Md. Shahadat Hossain



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.FARHANUR RAHMAN ANTOR
Age	:	17-12-1998 (19Years)
Education, till to date	:	Hsc.
Marital status	:	UnMarried
Children	:	0 Dauther 0 Son
No. of siblings:	:	01 Brothers 01 Sisters
Address	:	Vill:Dikpaite,P.O: Boldiatabazer,P.S: Sorishabari Dist: Jamalpur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FATEMA BEGUM
(iii) Father's name	:	MD.FERDOSE ALOM
(iv) GB member's info	:	Branch: Dikpait, Centre # 51(Female), Member ID: 6945, Group No: 19 Member since:2012–Running(05Years) First loan: BDT = 5,000/= Last Loan = 50,000/=
Further Information:	:	Outstanding loan:= 45766/=
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC, ASA,TMSS,BURO, 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 & Skill	:	03 years of business experience.
Own Business and Training Info	:	03 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.	:	01736-399400
Family's Contact No.	:	None
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhanbari Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FATEMA BEGUM joined Grameen Bank since 05 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M.B ELECTRONICS &OPTICAL
Location	:	Dikpaite,jamalpur sadar,jamalpur.
Total Investment in BDT	:	BDT 463,500/-
Financing	:	Self BDT 403,500/- (from existing business) 87% Required Investment BDT 60,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	BDT 150,000.
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; mobile,charger,load.etc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing 0 employee. ▪The shop is Rented . ▪Collects goods from .Jamalpur. ▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
mobill,charchar,loade,mamori cat,etc	5,000	150,000	1,800,000
servics	0	0	0
Total Sales (A)	5,000	150,000	1,800,000
Less. Variable Expense			
mobill,charchar,loade,mamori cat,etc	4,500	135,000	1,620,000
Total variable Expense (B)	4,500	135,000	1,620,000
Contribution Margin (CM) [C=(A-B)]	500	15,000	180,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Graud Bill		100	1,200
Generator Bill		100	1,200
Mobile Bill		300	3,600
Total fixed Cost (D)		8,700	104,400
Net Profit (E) [C-D]		6,300	75,600

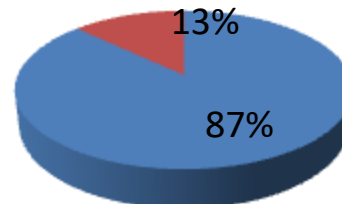
Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
mobill	60	1100	66000	mobill	20	1000	20,000	86,000
charchar	150	110	16000	charchar	10	100	10,000	26,000
loade	0	0	20000	loade			30,000	50,000
momori cat	20	350	7000	momori cat			0	7,000
gori	430	120	54000	gori			0	54,000
changalas	400	150	60000	changalas			0	60,000
		0	0	0	0	0	0	0
			0		0	0	0	0
	0		0	0			0	0
Others			30000	Others			0	30,000
Secuirity of Shop			150000					150,000
Machinaries	0	0	0	Machinaries	0	0	0	0
Total			403,000				60,000	463,000

Source of Finance

■ Entrepreneur's contibution 403000

■ Investor's Investment 60000

■ Total 463000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Revenue (sales)					
mobill, charchar, loade, mamori cat, etc	6,000	180,000	2,160,000	2,268,000	
servics	0	0	0	0	
Total Sales (A)	6,000	180,000	2,160,000	2,268,000	
Less. Variable Expense					
mobill, charchar, loade, mamori cat, etc	5,400	162,000	1,944,000	2,041,200	
Total variable Expense (B)	5,400	162,000	1,944,000	2,041,200	
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000	226,800	
Less. Fixed Expense					
Rent		2,000	24,000	24,000	
Electricity Bill		550	6,600	6,930	
Transportation		550	6,600	6,930	
Salary (self)		5,000	60,000	60,000	
Salary (staff)		0	0	0	
Entertainment		220	2,640	2,772	
Graud Bill		110	1,320	1,386	
Generator Bill		105	1,260	1,323	
Mobile Bill		315	3,780	3,969	
Non Cash Item					
Depreciation		0	0	0	
Total Fixed Cost		8,850	106,200	107,310	
Net Profit (E) [C-D]		9,150	109,800	119,490	

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	60,000		
1.2	Net Profit	109,800	119,490	
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		73,800	
	Total Cash Inflow	169,800	193,290	
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000	
	Total Cash Outflow	96,000	36,000	
3	Net Cash Surplus	73,800	157,290	

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:03
Experience & Skill : 09 Years
Own Business : 09 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









FAMILY PICTURE

