

Proposed NU Business Name: **MONIYA ELECTRONICS & MOBAIL POINT**



Project identification and prepared by: MD. TOFAEL ALAM
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ASAD RANA
Age	:	03-01-1987(31 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	NO
No. of siblings:	:	1 Sister
Address	:	Vill: Kandania P.O: Kandania P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	FERUZA
(iii) Father's name	:	TAZUDDIN
(iv) GB member's info	:	Branch: Kapashia, Centre # 79(Female), Member ID: 8022, Group No: 08 Member since: 08/05/1998 To 12/06/2007(10 Years) First loan: BDT 5,000/-, Existing loan:30000/- , Outstanding loan: Nil
Further Information:		
(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	:	05 years experience in running business. He has 03 years training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01799-309923
Family's Contact No.	:	01675-800833
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FERUZA joined Grameen Bank since 10 years ago. At first she took BDT 10,000/- loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Business.

Proposed Nobin Udyokta Business Info

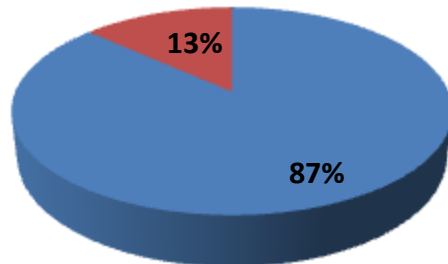
Business Name	:	MONIYA ELECTRONICS & MOBAIL POINT
Location	:	Puraton Dhan Bazer,Kapasia, Gazipur
Total Investment in BDT	:	BDT 7,50,000/-
Financing	:	Self BDT 6,50,000/- (from existing business) 67% Required Investment BDT 1,00,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft = 300 sq. ft
Security of the shop	:	BDT 40,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like: Mobile, Charger, Battery etc.▪Average 25% gain on sales.▪The business is operated by entrepreneur. Existing no employee.▪The shop is rented.▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobile, Mobile Cover, Glass protector,Memory Card, Accessories & Other Electronic Items	5000	150000	1800000
		0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)		0	0
Mobile, Mobile Cover, Glass protector,Memory Card, Accessories & Other Electronic Items	3750	112500	1350000
Total Variable Expense	3750	112500	1350000
Contributon Margin (CM) [C=(A-B)]	1250	37500	450000
Less Fixed Expense			
Rent		1700	20400
Electric Bill		800	9600
Transportaion		800	9600
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		150	1800
Guard		0	0
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		8900	106800
Net Profit (E)= [C-D]		28600	343200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Mobile	20	4,000	80,000	5	4,000	20,000	100,000
Mobile cover	2000	100	200,000	50	100	5,000	205,000
Glass Protector 3.5	3000	50	150,000	500	50	25,000	175,000
Memory card	40	600	24,000	20	600	12,000	36,000
Blu-tooth	30	400	12,000	10	400	4,000	16,000
Charger	150	250	37,500	40	250	10,000	47,500
Betary	300	250	75,000	50	250	12,500	87,500
Body cashing	300	100	30,000	50	100	5,000	35,000
Head Fhone	300	100	30,000	50	100	5,000	35,000
Others			11,500			1,500	13,000
TOTAL			650,000			100,000	750,000



■ Entrepreneur's Contribution 650,000

■ Investor's Investment 100,000

■ Total 750,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile, Mobile Cover, Glass protector,Memory Card, Accessories & Other Electronic Items	7500	225000	2700000	2835000	2976750
Total Sales(A)	7500	225000	2700000	2835000	2976750
Less Variable Expense (B)					
Mobile, Mobile Cover, Glass protector,Memory Card, Accessories & Other Electronic Items	5625	168750	2025000	2126250	2232563
Total Variable Expense	5625	168750	2025000	2126250	2232563
Contributon Margin (CM) [C=(A-B)]	1875	56250	675000	708750	744188
Less Fixed Expense					
Rent		1700	20400	20400	20400
Electric Bill		800	9600	9900	10200
Transportaion		1200	14400	15120	15876
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0		
Entertainment		150	1800	1800	1800
Guard					
Genarator		150	1800	1800	1800
Mobil Bill		350	4200	4300	4400
Total Fixed Cost (D)		9350	110400	111520	112676
Net Profit (E)= [C-D]		46900	562800	590940	620487
Investment Pay Back			40,000	40,000	40,000

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

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	100,000		
1.2	Net Profit	562800	590940	620487
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		5,22,800	10,73,740
	Total Cash Inflow	6,62,800	11,13,740	16,94,227
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	40,000	40,000
3	Net Cash Surplus	5,22,800	10,73,740	16,94,227

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 05 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

