

## Proposed NU Business Name: **MONDOL ELETRONICS & VARIETIES STORE**



Project identification and prepared by: Md. Ebadat Hossain,  
Puthia Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. BATUL ISLAM</b>
Age	:	16-09-1981(34 Years)
Education, till to date	:	CLASS 8
Marital status	:	Married
Children	:	1 SON 1 DAUGHTER
No. of siblings:	:	4 Brother & 3 Sisters
Address	:	Vill: Mollapara, P.O: Satbaria, P.S: Puthiya, 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	:	<b>MST. MORJINA BEGUM</b>
(iii) Father's name	:	<b>MD. LOBU MONDOL</b>
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 97 (Female), Member ID: 1111/6, Group No: 02 Member since: 24-5-2011 (05Years) First loan: BDT - 5000
Further Information:		Existing Loan: BDT 30000, Outstanding loan: 15414
(v) Who pays GB loan installment	:	N/A
(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	:	18 years experience in running business. He has 16 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01721-100886
Mother's Contact No.	:	01782-397014
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. MORJINA BEGUM** joined Grameen Bank since 05 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

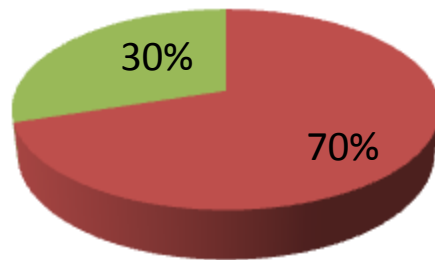
Business Name	:	<b>MONDOL ELETRONICS &amp; VARIETIES STORE</b>
Location	:	Mollapara bazar
Total Investment in BDT	:	BDT 500000/-
Financing	:	Self BDT 350000/- (from existing business) 70% Required Investment BDT 1,50,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	26 ft x 10 ft = 260 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"><li>▪ The business is planned to be scaled up by investment in existing goods like; Electric item.</li><li>▪ Average 15% gain on sale.</li><li>▪ The business is operating by entrepreneur. Existing 2 employees. After getting equity fund 1 employee will be appointed.</li><li>▪ The shop is owned.</li><li>▪ Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Fan, Television,Pressure cooker, Drum,RFI etc	5500	165000	1980000
<b>Total Sales (A)</b>	5500	165000	1980000
<b>Less Variable Expense</b>			
Fan, Television,Pressure cooker, Drum,RFI etc	4675	140250	1683000
<b>Total variable Expense (B)</b>	4,675	140250	1683000
<b>Contribution Margin (CM) [C=(A-B)]</b>	825	24750	297000
<b>Less Variable Expense</b>			
Electricity bill		300	3600
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)		9000	
Guard		400	4800
Mobile bill		400	4800
<b>Total fixed cost (D)</b>		16,600	199200
<b>Net Profit (E)= [C-D]</b>		8,150	97800

Investment Breakdown			
Particulars	Existing	Proposed	Total
Fan	90,000	30,000	120000
Tv	66,000		66000
Rice ccoker.pressure cooker,	45,000	30,000	75000
Show case	79,500	20,000	99500
Box,Deum, RFL chairi etc	63,000	50,000	113000
Fan,Cash box	6,500	20,000	26500
	350,000	150,000	500000

## Source of Finance



- Entrepreneur's Contribution 350,000
- Investor's Investment 150,000
- Total 500,000

## Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Fan, Television,Pressure cooker, Drum,RFI etc	8500	255000	3060000	3213000	3373650
<b>Total Sales (A)</b>	8500	255000	3060000	3213000	3373650
<b>Less Variable Expense</b>					
<b>Total variable Expense (B)</b>	7,225	216750	2601000	2731050	2867602.5
<b>Contribution Margin (CM) [C=(A-B)</b>	1,275	38250	459000	481950	506047.5
<b>Less Variable Expense</b>					
Electricity bill		500	6000	6200	6400
Transportation		1,700	20,400	20,600	20800
Salary (self)		5000	60000	60000	60000
Salary(Staff)		14000	168000	168000	168000
Guard		400	4800	4800	5000
Mobile bill		600	7200	7400	7600
<b>Total fixed cost (D)</b>		21,800	261,600	262,200	267800
<b>Net Profit (E)= [C-D]</b>		16450	197400	219,750	238247.5
Investment Payback			<b>60,000</b>	<b>60,000</b>	<b>60,000</b>



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

SR#	<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	150,000		
1.2	Net Profit	197,400	219,750	238247.5
1.3	Depreciation (Non cash item)			
<b>1.4</b>	Opening Balance of Cash Surplus		137,400	297150
	<b>Total Cash Inflow</b>	347400	357150	535397.5
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
<b>2.3</b>	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	210,000	60000	
3	<b>Net Cash Surplus</b>	137,400	297150	475397.5

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures



# FUJIKA

টিভি, ফ্যান, ফ্রিজ

মডল ইলেকট্রনিক্স

থোঃ মোঃ বায়তুল  
সোয়াদাকা বাজার, পুটিয়া













A man in a white t-shirt and a striped sarong stands next to a white metal cabinet with glass doors and shelves. The cabinet is outdoors at a market stall, surrounded by other items like fans and buckets. A large tree with banners is in the background.

A white metal cabinet with glass doors and shelves. The cabinet is outdoors at a market stall, surrounded by other items like fans and buckets. A large tree with banners is in the background.

A white electric fan with a blue base and a white protective cover. The fan is outdoors at a market stall, surrounded by other items like buckets and a cabinet. A large tree with banners is in the background.

A white electric fan with a white base and a white protective cover. The fan is outdoors at a market stall, surrounded by other items like buckets and a cabinet. A large tree with banners is in the background.

A white metal bucket or container. The bucket is outdoors at a market stall, surrounded by other items like fans and a cabinet. A large tree with banners is in the background.

Several colorful banners or signs are hanging from a large tree in the background. The banners contain text in various colors, including blue, red, and green, but the text is mostly illegible due to the angle and distance.







# FAMILY PICTURE

