

## Proposed NU Business Name: **MS YEAHIA ELECTRONICS**



Project identification and prepared by: Md. Lookman ,  
Mohanpur Unit,Rajshahi

Project verified by: Md. Abdul Mannan Talukder



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

Name	:	<b>MD. YEAHIA SHORDAR</b>
Age	:	10-11-1998 (18 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 Brother, 02 Sister
Address	:	Vill: Molladangi , P.O:Jahanabad, P.S:Mohanpur , 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>MOST. FIROJA BIBI</b>
(iii) Father's name	:	<b>MD.NASIR UDIIN SHORDAR</b>
(iv) GB member's info	:	Branch: Rayghati, Mohanpura Centre 28 (Female), Member ID: 2852/3, Group No: 06 Member since: 10-02-2011 (5Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000 Outstanding loan:13,822/=
(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	:	5 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-296632
Mother's Contact No.	:	01728-654843
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mohanpur unit, Rajshahi

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MOST. FIROJA BIBI** joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MS YEAHIA ELECTRONICS</b>
Location	:	Keshorhat Bazar,Mohanpur,Rajshahi
Total Investment in BDT	:	BDT 93,000/-
Financing	:	Self BDT 43,000/-(from existing business) 46% Required Investment BDT 50,000/-(as equity) 54%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10ft = 120 sft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing; Electronics item etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No employees. After getting equity fund no employee will be appointed.</li><li>▪The shop is No Rent</li><li>▪Collects goods from Noaga.</li><li>▪Agreed grace period is 3 months.</li></ul>

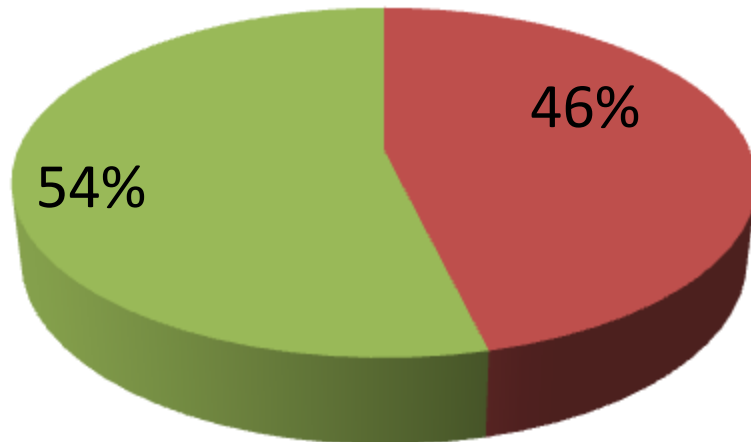
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electronics Item	2,000	60,000	7,20,000
Sarvising From Incom	500	15,000	1,80,000
<b>Total Sales (A)</b>	2,000	60,000	7,20,000
<b>Less. Variable Expense</b>			
Telicom Item	1600	48,000	5,76,000
<b>Total variable Expense (B)</b>	1600	48,000	5,76,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	3,24,000
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity Bill		700	8,400
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Transportation		2,000	24,000
Entertainment		500	6,000
<b>Total fixed Cost (D)</b>		<b>9,500</b>	<b>1,14,000</b>
<b>Net Profit (E) [C-D]</b>		<b>17,500</b>	<b>2,10,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Tar	2	1050	2,100	19	1050	20,000	22,100
Motor Fan	6	180	1080	-	-	-	1080
Water Sil	12	190	2280				2280
Push	16	160	2560				2560
Suich	24	220	5280				5280
Old Motor	10	3000	30,000	10	3000	30,000	60,000
<b>Total</b>	<b>70</b>		<b>43,000</b>	<b>29</b>		<b>50,000</b>	<b>93,000</b>

## Source of Finance



- Entrepreneur's Contribution 43,000
- Investor's Investment 50,000
- Total 93,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
Electric Item	3,000	90,000	10,80,000	11,34,000	11,90,700
Sarvesing From Incom	500	15,000	1,80,000	1,89,000	1,98,450
<b>Total Sales (A)</b>	3,000	90,000	10,80,000	11,34,000	11,90,700
<b>Less. Variable Expense</b>					
Sarvesing From Incom	2,400	72,000	8,64,000	9,07,200	9,52,560
<b>Total variable Expense (B)</b>	2,400	72,000	8,64,000	9,07,200	9,52,560
<b>Contribution Margin (CM) [C=(A-B)]</b>	1100	33,000	3,96,000	4,15,800	4,36,590
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		1,000	12,000	12,000	12,000
Mobile Bill		500	6,000	6,500	7,000
Salary (self)		5,000	60,000	60,000	60,000
Transportation		3,000	36,000	40,000	42,000
Entertainment		500	6,000	6,500	7,000
Bank service Charge		100	1200	1200	1200
<b>Total Fixed Cost</b>		<b>11,100</b>	<b>1,33,200</b>	<b>1,38,200</b>	<b>1,41,200</b>
<b>Net Profit (E) [C-D]</b>		<b>21,900</b>	<b>2,62,800</b>	<b>2,77,600</b>	<b>2,95,390</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,62,800	2,77,600	2,95,390
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,42,800	5,00,400
	<b>Total Cash Inflow</b>	<b>3,12,800</b>	<b>5,20,400</b>	<b>7,95,790</b>
<b>2</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>2,42,800</b>	<b>5,00,400</b>	<b>7,75,790</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 5 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





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মোবা: ০১৭

কম সময়ে বেশী পানি, অধিক টেকসই  
এবং গ্যারান্টি তো আছেই

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মেসার্স ইয়াহিয়া ইলেকট্রিক  
বেশরহাট পৌরসভা মোহনপুর, রাজশাহী



# FAMILY PICTURE

