

Proposed NU Business Name: **Mosharaf Electric**



Project identification and prepared by: Md Moshiur Rahman,
Shreenagar Unit, Munshiganj.

Project verified by:



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md Mojammel
Age	:	15-06-1988 (29 Years)
Education, till to date	:	Class 6
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	3 Brother, 1 Sister
Address	:	Vill: East Brozerhati, P.O:Brozerhati, P.S:Shirazdikhan Dist: Munshiganj
Parent's and GB related Info		<input checked="" type="checkbox"/>
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mamotaz Begum
(iii) Father's name	:	Hazrat Ali
(iv) GB member's info	:	Branch: Imamganj, Centre # 15(Female), Member ID: 7858, Group No: 17 Member since:06-08-1997(10Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: Nil
(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	:	Ten years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01726-136774
Mother's Contact No.	:	01736-801873
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Shreenagar Unit, Munshiganj.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mamotaz Begum joined Grameen Bank since 10 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

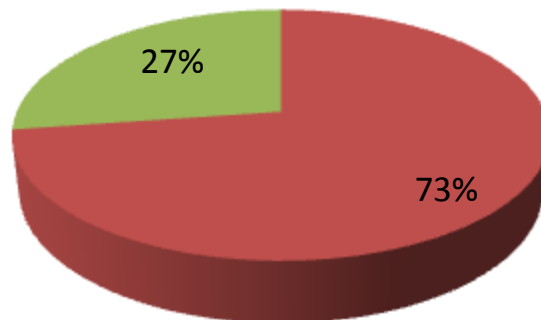
Business Name	:	Mosharraf Electric
Location	:	Janani Market, Nimtala
Total Investment in BDT	:	BDT 2,20,000/-
Financing	:	Self BDT 1,60,000/-(from existing business) 73% Required Investment BDT 60,000/-(as equity) 27%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	27 ft x 18ft= 486 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Betel leaf item .▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employees. After getting equity fund employee will be appointed.▪The shop is Rented.▪Collects goods from Nababhar▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electric Item	3500	105,000	12,60,000
Total Sales (A)	3500	105,000	12,60,000
Less. Variable Expense			
Electric Item	2975	89250	1071000
Total variable Expense (B)	2975	89250	1071000
Contribution Margin (CM) [C=(A-B)]	525	15,750	1,89,000
Less. Fixed Expense			
Rent		2500	30000
Mobile Bill		200	2,400
Electric Bill		300	3600
Transportation		1,000	12,000
Salary(Self)		5000	60,000
Entertainment		150	1,800
Total fixed Cost (D)		9,150	109800
Net Profit (E) [C-D]		6,600	79200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Fan	15	1580	23700	20	1580	31600	55300
Pipe	500	45	22500	200	45	9000	31500
Switch Box	40	360	14400				14400
switch	40	360	14400	50	360	18000	32400
Multi plug	07	130	1000				1000
Tube Light	05	100	500				500
Energy Bulb	60	220	11000				13200
Cable	15	2000	30000				30000
Others			10000			1400	11400
Security			32500				32500
Total			160000			60000	220000



- Entrepreneur's Contribution 160,000
- Investor's Investment 60,000
- Total 220,000

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electric item	4500	135000	1620000	1701000	1786050
Total Sales (A)	4500	135000	1620000	1701000	1786050
Less. Variable Expense					
Electric Item	3825	114750	1377000	1445850	1518143
Total variable Expense (B)	3825	114750	1377000	1445850	1518143
Contribution Margin (CM) [C=(A-B)]	675	20250	243000	255150	267907
Less. Fixed Expense					
Rent		2500	75000	75000	75000
Electric Bill		300	3600	4000	4500
Mobile Bill		300	4000	5000	5500
Transportation		1,000	30000	30500	40000
Salary (self)		5,000	60000	60000	60000
Entertainment		150	1800	2500	3000
Total Fixed Cost D		9,150	174400	176700	188000
Net Profit (E) [C-D]		11100	68600	78450	79907

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	60,000		
1.2	Net Profit	68600	78450	79907
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		44600	99050
	Total Cash Inflow	128600	123050	178957
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)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	44600	99050	154957

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 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

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প্রো মোঃ মোজাম্মেল

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কি ইন্টারনেট



FAMILY PICTURE

