

MONIR ELECTRONICS & DVD CENTRE



Project prepared by: Md. Rafiqul Islam

Grameen Shakti SamaJik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD MONIR HOSEN
Age	:	01-01-1989 (25 Years)
Education, till to date	:	Class Seven
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Brothers & 1 Sisters
Present Address		Vill: Mosajan P.O: Elenga P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MILI
(iii) Father's name	:	MD SHAHJAHAN
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 40 (Female), Member ID: 2744, Group No: 05 Member since: 15 Years First loan: 1,000 taka.
Further Information:		Existing loan: 50,000 Taka Outstanding loan: 29,100 Taka
(v) Who pays GB loan installment	:	Father : No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..		

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	:	Five years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Sand business)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	0177-8874285
Father Contact No.	:	01765-828355
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY HER FAMILY

Mili is a member of Grameen Bank since 15 years. At first she took 1,000 taka loan from Grameen Bank. Mili gradually took loan from GB. Utilize loan in his packet making business.

Proposed Nobin Udyokta Business Info

Business Name	:	MONIR ELECTRONICS & DVD CENTRE
Location	:	Elenga bazar road, Tangail
Total Investment in BDT	:	3,68,000 taka
Financing	:	Self BDT 1,68,000 (from existing business) 46% Required Investment BDT 2,00,000 (as equity) 54%
Present salary/drawings from business (estimates)	:	6,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Energy bulb, TNT cable, cable, Holder, switch, Switch board, Fan etc.▪Average 15% gain on sales.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Dhaka & Tangail.▪The shop is rented.▪Agreed grace period is 4 months.

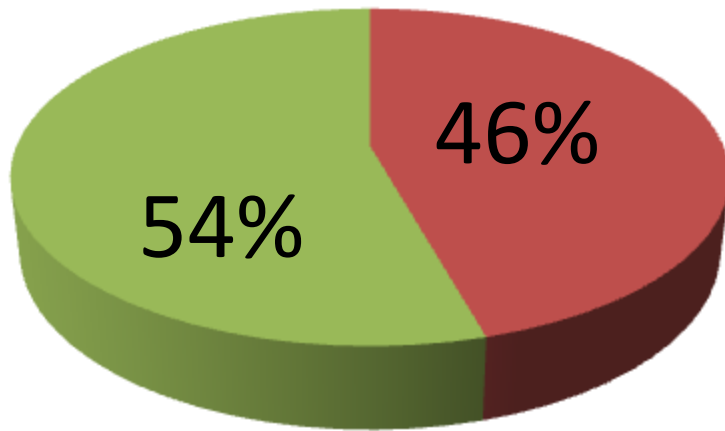
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Energy bulb, TNT cable, cable, Holder, switch, Switch board, Fan etc	4,600	138,000	1,656,000
Total Sales (A)	4,600	138,000	1,656,000
Less. Variable Expense			
Energy bulb, TNT cable, cable, Holder, switch, Switch board, Fan etc	4,000	120,000	1,440,000
Total variable Expense (B)	4,000	120,000	1,440,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		1,200	14,400
Mobile bill		300	3,600
Entertainment		500	6,000
Salary (self)		6,000	72,000
Others (Spoil goods, Generator)		500	6,000
Total fixed Cost (D)		12,000	144,000
Net Profit (E) [C-D]		6,000	72,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Energy bulb	30,000	50,000	80,000
Cable	40,000	25,000	65,000
Fan	60,000	1,00,000	1,60,000
Electric goods & others	20,000	25,000	45,000
Computer	18,000	-	18,000
Total	1,68,000	2,00,000	3,68,000

Source of Finance



- Entrepreneur's Contribution 168,000
- Investor's Investment 200,000
- Total 368,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Energy bulb, TNT cable, cable, Holder, switch, Switch board, Fan etc	6,900	207,000	2,484,000	2,608,200	2,738,610
Total Sales (A)	6,900	207,000	2,484,000	2,608,200	2,738,610
Less. Variable Expense					
Energy bulb, TNT cable, cable, Holder, switch, Switch board, Fan etc	6,000	180,000	2,160,000	2,268,000	2,381,400
Total variable Expense (B)	6,000	180,000	2,160,000	2,268,000	2,381,400
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		600	7,200	7,500	8,000
Transportation		1,200	14,400	15,000	16,000
Mobile bill & SMS Monitoring		500	6,000	7,000	8,000
Entertainment		500	6,000	7,000	8,000
Salary (self)		7,000	84,000	84,000	84,000
Others (Spoil goods, Generator)		600	7,200	8,000	8,500
Non Cash Item					
Depreciation		300	3,600	3,600	3,600
Total Fixed Cost		13,700	164,400	168,100	172,100
Net Profit (E) [C-D]		13,300	159,600	172,100	185,110
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	159,600	172,100	185,110
1.3	Depreciation (Non cash item)	3,600	3,600	3,600
1.4	Opening Balance of Cash Surplus		83,200	178,900
	Total Cash Inflow	363,200	258,900	367,610
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	280,000	80,000	80,000
3	Net Cash Surplus	83,200	178,900	287,610

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 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
Local competitors;

Pictures









FAMILY PICTURE

