

# A Nobin Udyokta Project

Proposed NU Business Name : **Mojumdar Electronics**



**NU Identified and PP Prepared &  
Verified by :**  
**Abu Musa Bhuiyan**  
**(Chandpur Sadar Unit, Chandpur)**

**Presented by**  
**Nur-e-Alam Mojumdar**

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

<i>Name</i>	:	<i>Nur-e-Alam Mojumdar</i>
<i>Age</i>	:	<i>18 years 1 month</i>
<i>Marital status</i>	:	<i>Un-married</i>
<i>Children</i>	:	<i>N/A</i>
<i>No. of siblings:</i>	:	<i>2 brothers, 1 sisters</i>
<i>Parent's and GB related Info</i>		
<i>(i) Who is GB member</i>	:	<i>Mother</i> <input checked="" type="checkbox"/> <i>Father</i> <input type="checkbox"/>
<i>(ii) Mother's name</i>	:	<i>Mrs. Kaniz Fatema</i>
<i>(iii) Father's name</i>	:	<i>Mr. Nur Mohammad Mojumdar</i>
<i>(iv) GB member's info</i>	:	<i>Branch: Bakila, Centre: 11/M, Loanee no.: 2057/1, Member since: 01-07-2008, First loan: Tk. 10,000 Total Amount Received: Tk. 6,80,000</i>
<i>Further Information:</i>		
<i>(v) Who pays GB loan installment</i>	:	<i>Father</i>
<i>(vi) Mobile lady</i>	:	<i>N/A</i>
<i>(vii) Grameen Education Loan</i>	:	<i>N/A</i>
<i>(viii) Any other loan like GCCN, GKF etc..</i>	:	<i>N/A</i>
<i>(ix) Others</i>	:	
<i>Education</i>	:	<i>H.S.C.</i>

## **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)**

<i>Present Occupation</i>	<b>:</b>	<i>Business</i>
<i>Trade License No</i>		<b>149</b>
<i>Business Experiences</i>	<b>:</b> <b>:</b>	<b>5 years</b>
<i>Other Own/Family Sources of Income</i>	<b>:</b>	<i>Father (Fisheries, Electronics business &amp; Agricultural Land)</i>
<i>Other Own/Family Sources of Liabilities</i>	<b>:</b>	<i>N/A</i>
<i>NU contact Info</i>	<b>:</b>	<b>01861953091</b>
<i>NU Project Source/Reference</i>	<b>:</b>	<i>GT Chandpur Sadar Unit, Chandpur</i>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY**

*NU's Mother has been a member of Grameen Bank since 2008 (6 years). At first she took a loan amount BDT 10,000 from Grameen Bank. She built her house by using GB loan of BDT 9,00,000. She expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.*

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

<i>Business Name</i>	:	<b><i>Mojumdar Electronics</i></b>
<i>Address/ Location</i>	:	<i>Bakila, Fakir Bazar Road, Hajiganj, Chandpur</i>
<i>Total Investment in BDT</i>	:	<i>8,19,000</i>
<i>Financing</i>	:	<i>Self BDT 5,19,000 (from existing business) - 63 % Required Investment BDT 3,00,000 (as equity) - 37 %</i>
<i>Present salary/drawings from business (estimated)</i>	:	<i>10,000</i>
<i>Proposed Salary</i>	:	<i>10,000</i>
<i>i. Proposed Business % of present gross profit margin</i>	:	<b><i>21%</i></b>
<i>ii. Estimated % of proposed gross profit margin</i>	:	<b><i>21%</i></b>
<i>iii. Agreed grace period</i>	:	<b><i>11 months</i></b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>(i) Present stock items:</b> Office Stationary Items : 10,000 Computer Accessories : 25,000 A4 size Plain Paper (200 Rim * 220) : 44,000 Electrical Equipment (with fan): 1,00,000 <b>Fixed Asset</b> Various kinds of Goods* : 3,40,000	5,19,000		
<b>(ii) Proposed stock items:</b> Ceiling Fan (75 pcs * 2000) : 1,50,000 Stamp : 1,00,000 Computer Accessories : 28,000 A4 size Plain Paper (100 Rim * 220) : 22,000		3,00,000	
<b>Total Capital</b>	<b>5,19,000/-</b>	<b>3,00,000/-</b>	<b>8,19,000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (A)	1,20,000	14,40,000
<i>Less: Cost of sales (B)</i>	1,08,000	12,96,000
<b>Profit (10%) (C) [C=(A-B)]</b>	<b>12,000</b>	<b>1,44,000</b>
Add Income from computer, Compose, Laminating, Photocopy, Photo etc. (D)	48,000	5,76,000
<i>Less: Cost of sales (E)</i>	24,000	2,88,000
<b>Profit (50%) (F) [F=(D-E)]</b>	<b>24,000</b>	<b>2,88,000</b>
<b>Gross Profit (21%) (G) [G= (C+F)]</b>	<b>36,000</b>	<b>4,32,000</b>
<b><i>Less: Operating Costs</i></b>		
Electricity bill	2,200	26,400
Shop Rent	1,500	18,000
Mobile bill	300	3,600
Night Guard bill	100	1,200
Entertainment	200	2,400
Present salary/Drawings- self	10,000	1,44,000
Present salary-Employee (No. of employee : 02)	12,000	1,44,000
Others	200	2,400
<b>Non Cash Item:</b>		
Depreciation Expenses (15%)	4,250	51,000
<b>Total Operating Cost (D)</b>	<b>30,750</b>	<b>3,69,000</b>
<b>Net Profit (C-D):</b>	<b>5,250</b>	<b>63,000</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,000	18,00,000	5,200	1,56,000	18,72,000	5,500	1,65,000	19,80,000
<i>Less: Cost of sales (B)</i>		1,35,000	16,20,000		1,40,400	16,84,800		1,48,500	17,82,000
<b>Profit (10%) (C) [C=(A-B)]</b>		<b>15,000</b>	<b>1,80,000</b>		<b>15,600</b>	<b>1,87,200</b>		<b>16,500</b>	<b>1,98,000</b>
Add Income from computer, Compose, Laminating, Photocopy, Photo etc. (D)	2,000	60,000	7,20,000	2,200	66,000	7,92,000	2,400	72,000	8,64,000
<i>Less: Cost of sales (E)</i>		30,000	3,60,000		33,000	3,96,000		36,000	4,32,000
<b>Profit (50%) (F) [F=(D-E)]</b>		<b>30,000</b>	<b>3,60,000</b>		<b>33,000</b>	<b>3,96,000</b>		<b>36,000</b>	<b>4,32,000</b>
<b>Gross Profit (21%) (G) [G= (C+F)]</b>		<b>45,000</b>	<b>5,40,000</b>		<b>48,600</b>	<b>5,83,200</b>		<b>52,500</b>	<b>6,30,000</b>
<i>Less: Operating Costs</i>									
Electricity bill		2,300	27,600		2,400	28,800		2,500	30,000
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill		400	4,800		400	4,800		400	4,800
Night Guard bill		100	1,200		100	1,200		150	1,800
Entertainment		200	2,400		200	2,400		200	2,400
Present salary/Drawings- self		10,000	1,20,000		10,000	1,20,000		10,000	1,20,000
Present salary-Employee (No. of employee : 02)		12,000	1,44,000		13,000	1,56,000		14,000	1,68,000
Others		200	2,400		200	2,400		200	2,400
Depreciation Expenses (15%)		4,250	51,000		4,250	51,000		4,250	51,000
<b>Total Operating Cost (H)</b>		<b>30,950</b>	<b>3,71,400</b>		<b>32,050</b>	<b>3,84,600</b>		<b>33,200</b>	<b>3,98,400</b>
<b>Net Profit (G-H):</b>		<b>14,050</b>	<b>1,68,600</b>		<b>16,550</b>	<b>1,98,600</b>		<b>19,300</b>	<b>2,31,600</b>
<b>GT payback</b>			<b>1,20,000</b>			<b>1,20,000</b>			<b>1,20,000</b>
<b>Retained Income:</b>			<b>48600</b>			<b>78,600</b>			<b>111600</b>



## **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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	3,00,000		
1.2	Net Profit	<b>1,68,600</b>	<b>1,98,600</b>	<b>2,31,600</b>
1.3	Depreciation (Non cash item)	51,000	51,000	51,000
1.4	Opening Balance of Cash Surplus		99600	229200
	<b>Total Cash Inflow</b>	<b>519600</b>	<b>349200</b>	<b>511800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	3,00,000		
2.2	Payment of GB Loan*	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	<b>Total Cash Outflow</b>	<b>4,20,000</b>	<b>1,20,000</b>	<b>1,20,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>99600</b>	<b>229200</b>	<b>391800</b>

**\* As Father of NU is liable of Present GB loan, So, Payment of GB loan is not enlisted here.**

# SWOT ANALYSIS

## **S**TRENGTH

- *Availability of Products Sourcing.*
- *Ownership of Business: Would Be Owner Gradually.*
- *Skilled & 5 Years of Experience*
- *Position of Shop aside busy road*
- *Trained & Expert employee*

## **W**EAKNESS

- *Strike*
- *Increase Products Price*

## **O**PPORTUNITIES

- *Expansion Of Business*
- *To acquire financial solvency.*
- *Huge demand of products*
- *Various Products*

## **T**HREATS

- *Fire*
- *Theft*

*Pictures*

























Presented at GT's 3<sup>rd</sup> Internal design Lab  
on 18 February, 2015

*Thank you*