

**Proposed NU Business Name: ANIK ELECTRIC MANUFACTURING CO.**



Project identification and prepared by: Md Obaidullah,  
Bogra Shadar Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarker



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

Name	:	<b>MD HELAL UDDIN</b>
Age	:	10-05-1990 (26 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	02 Brother & 02 Sisters
Address	:	Vill: Kursha , P.O: Jhorgachahat , P.S: Bogra Shadar , Dist: Bogra
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 JAMELA BEGUM</b>
(iii) Father's name	:	<b>MD ABDUL MANNAN PK</b>
(iv) GB member's info	:	Branch: Gabtoli , Centre # 67 (Female), Member ID: 6224, Group No: 03 Member since: 20-05-2011 to 2015(05 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 16,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	
(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	:	15 years experience in running business. 08 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01611-257746
Mother's Contact No.	:	01967227746
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST JAMELA 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>MGR ELECTRONICS</b>
Location	:	Goshaibari, Bottola
Total Investment in BDT	:	BDT 347,000/-
Financing	:	Self BDT 277,000/-(from existing business) 80% Required Investment BDT 70,000/-(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	25 ft x 20 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Electronic items , Poultry Medicine.</li><li>▪The Shop is rented.</li><li>▪ 15% Gain of sale.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Goshaibari, Bottola</li><li>▪Agreed grace period is 3 months.</li></ul>

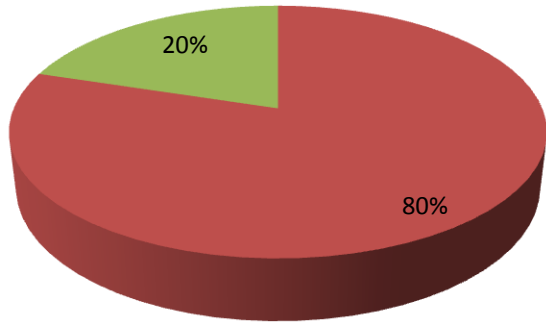
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electrial fitings	8,000	240,000	2,880,000
<b>Total Sales (A)</b>	<b>8,000</b>	<b>240,000</b>	<b>2,880,000</b>
<b>Less. Variable Expense</b>			
Electrial fitings	7,200	216,000	2,592,000
<b>Total variable Expense (B)</b>	<b>7,200</b>	<b>216,000</b>	<b>2,592,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less. Fixed Expense</b>			
House rant		1,600	19,200
Electricity Bill		3,000	36,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		1,000	12,000
Mobile Bill		600	7,200
<b>Total fixed Cost (D)</b>		<b>20,200</b>	<b>242,400</b>
<b>Net Profit (E) [C-D]</b>		<b>3,800</b>	<b>45,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
P P Raw(Dana)	25,000	0	25,000
Iron Pin	13,500	0	13,500
Bronch Pin	18,500	0	18,500
1/2" Screw	3,000	0	3,000
3/4" Screw	7,000	0	7,000
Plastic manual machine	60,000	0	60,000
Plastic daise	150,000	0	150,000
Auto Machine	0	70,000	70,000
<b>Total</b>	<b>277,000</b>	<b>70,000</b>	<b>347,000</b>

## Source of Finance



- Entrepreneur's Contribution 277,000
- Investor's Investment 70,000
- Total 347,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Electrial fitings Products	10,000	300,000	3,600,000	3,780,000	3,969,000
<b>Total Sales (A)</b>	<b>10,000</b>	<b>300,000</b>	<b>3,600,000</b>	<b>3,780,000</b>	<b>3,969,000</b>
<b>Less. Variable Expense</b>					
Electrial fitings Products	9,000	270,000	3,240,000	3,402,000	3,572,100
<b>Total variable Expense (B)</b>	<b>9,000</b>	<b>270,000</b>	<b>3,240,000</b>	<b>3,402,000</b>	<b>3,572,100</b>
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
House rant		1600	19,200	19,200	19,200
Electricity Bill		3000	36,000	36,000	36,000
Transportation		1500	18,000	18,000	18,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8000	96,000	96,000	96,000
Entertainment		1000	12,000	12,000	12,000
Mobile Bill		600	7,200	7,200	7,200
<b>Non cash item</b>					
Depreciation		3,500	42,000	42,000	42,000
<b>Total fixed Cost (D)</b>		<b>24,200</b>	<b>290,400</b>	<b>290,400</b>	<b>290,400</b>
<b>Net Profit (E) [C-D)</b>		<b>5,800</b>	<b>69,600</b>	<b>87,600</b>	<b>106,500</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

SI #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	69,600	87,600	106,500
1.3	Depreciation (Non cash item)	42,000	42,000	42,000
1.4	Opening Balance of Cash Surplus		83,600	185,200
	<b>Total Cash Inflow</b>	<b>181,600</b>	<b>213,200</b>	<b>333,700</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>98,000</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>83,600</b>	<b>185,200</b>	<b>305,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 15 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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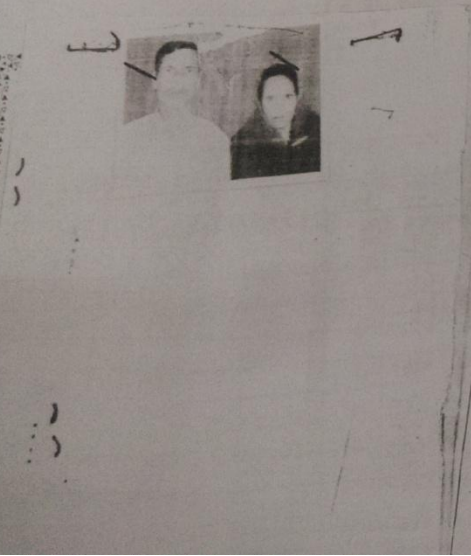
স্বাক্ষরিত করা হয়েছে

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হেলাল উদ্দিন প্রাং  
Name: Md. Helal Udden Pk  
পিতা: মোঃ আঃ মামান প্রাং  
মাতা: মোছাঃ জমেলা বেগম  
Date of Birth: 10 May 1990  
ID NO: 19901022019000201




গ্রামীণ ব্যাংক  
শাখা

সহজ ঋণের পাশ বই

নাম

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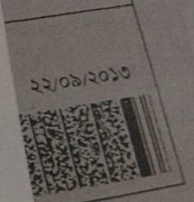


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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কেউকে পাওয়া গেলে নিকটস্থ পোলিস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসা-বেড়ি: ০, গ্রাম: বরুয়া, ডাকঘর: জোড়বাড়িয়া - ৫৮০০, বগুড়া সদর, বগুড়া পৌরসভা, বগুড়া

নাম

প্রদানের তারিখ: ১১/০৯/২০১০





# FAMILY PICTURE

