

Proposed NU Business Name: **MS LALON ELECTRONICS**



Project identification and prepared by: MD. Delowar Hossain
Kapasia Unit, Gajipur

Project verified by: : Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MANIRUZZAMAN
Age	:	25-06-1988 (28 Yars)
Education, till to date	:	DEGREE
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers 5 Sisters
Address	:	Vill: Kapashia, P.O: Kapashia ,P.S: Kapashia, Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINARA BEGUM
(iii) Father's name	:	ABDUL MANNAN
(iv) GB member's info	:	Branch: Kapasia Centre # 12(Female), Member ID: 7871, Group No: 2 Member since: 5-8-2003 (15Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT nil, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	4 years experience in running business. He has 4 training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01991679137
Mother's Contact No.	:	01721170553
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kapashia Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MINARA BEGUM joined Grameen Bank since 15 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	:	MS LALON ELECTRONICS
Location	:	Kapashia , Gazipur
Total Investment in BDT	:	BDT 800000/-
Financing	:	Self BDT 700000/-(from existing business) 88% Required Investment BDT 100000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30ft x 15ft= 450 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electronics item.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employees.▪The shop is rented.▪Collects goods from Kapasia.▪Agreed grace period is 3 months.

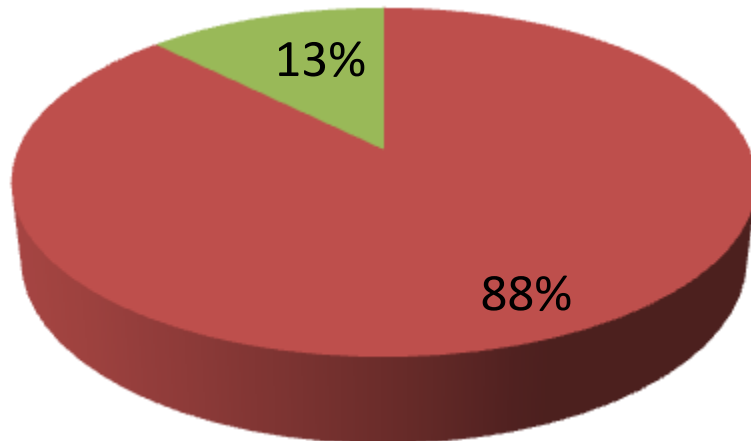
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electronics Item	4260	127800	1533600
Total sales (A)	4260	127800	1533600
Less Variable Exp.			
Electronics Item	3408	102240	1226880
Total Variable exp. (B)	3408	102240	1226880
Contribution Margin CM [C= (A-B)]	852	25560	306720
less fixed exp.			
Rent		4000	48000
Electricity bill		700	8400
Transportation		2000	24000
Salary (self)		5000	60000
Entertainment		150	1800
Mobile		300	3600
total fixed cost (D)		12150	145800
Net profit (E) [C-D]		13410	160920

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Refrigerator	10	25000	250,000	2	25,000	50,000	300,000
LED Monitor	9	20000	180,000	2	20000	40,000	220,000
CRP TV	10	10000	100,000	1	10000	10,000	110,000
Iron	8	10000	80,000			0	80,000
Pressure Cooker	5	1800	9,000			0	9,000
Rice Cooker	2	2000	4,000			0	4,000
Water Filter	2	2000	4,000				
Bread Maker	3	2000	6,000				
Electric Kettle	3	1000	3,000			0	3,000
Others	2	2000	4,000			0	4,000
Security			60,000				60,000
Total	54		700,000	5		100,000	800,000

Source of Finance



- Entrepreneur's Contribution 700,000
- Investor's Investment 100,000
- Total 800,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electronics Item	6190	185700	2228400	2339820	2456811
Total Sales (A)	6190	185700	2228400	2339820	2456811
less variable Expenses					
Electronics Item	4952	148560	1782720	1871856	1965449
Total variable Expenses (B)	4952	148560	1782720	1871856	1965449
Contribution Margin (CM)= (A-B)	1238	37140	445680	467964	491362.2
Less Fixed Expenses					
Rent		4000	48000	48000	48000
Electricity bill		700	8400	8400	8400
Transportation		2100	25200	25200	25200
Salary (self)		5000	60000	60000	60000
Salary (staff)		5000	60000	60000	60000
Entertainment		150	1800	1800	1800
Mobile		400	4800	4800	4800
Total Fixed Cost		17350	208200	208200	208200
Net Profit (E) (C-D)		19790	237480	259764	283162.2
Investment Payback			40000	40000	40000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	237,480	259,764	283162.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		197,480	417244
	Total Cash Inflow	337480	457244	700406.2
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	
3	Net Cash Surplus	197,480	417244	660406.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others: 1
Experience & Skill : 4 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

মেসার্স লালন ইলেকট্রনিক্স

শ্রোঃ মোঃ মনিরুজ্জামান সরকার (লালন)

কলেজ রোড (পুরাতন পল্লী বিদ্যুৎ অফিস সংলগ্ন), কাপাসিয়া, পাজীপুর।

এখানে ফ্রিজ, টিভি, এলইডি, রাইস কookার, আউটলেট, মিলিং খণ্ড, মাইক্রোওভেন, বাবতীম ইলেকট্রনিক্স শাখা
মোবাইল নং ০১৭২১১৭০৫৫৩, ০১৯৩৪৮৩৩০১৬

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স্বা

ফ্রিজ, টিভি, এলইডি কোকার, মাইক্রোওভেন

WALTON

← অ
রন, ফ্যান

WALTON



মসার্স লালেন ইলেকট্রনিক্স

প্রোঃ মোঃ মনিরুজ্জামান সরকার (লালেন)
রোড (পুরাতন পল্লী বিদ্যুৎ অফিস সংলগ্ন), কাপাসিমা, গাজীপুর।

খোলা ফ্রিজ, টিভি, এলইডি, রাইস ক্রোকার, আর্ডার, মিনি ফ্রিজ, রাইসকোচ এবং ওভেন, শাবটম ইলেকট্রনিক্স মাল্টি বিল্ডিং
মোবাইল নং ০১৭২১১৭০৫৫৩, ০১৭৩৪৮৩৩০১৬



ফ্রিজ, টিভি, এলইডি, ক্রোকার, রাইসকোচ

WALTON

আর্ডার, ফ্রিজ

WALTON









MODEL : WFB-1HS

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REFRIGERATOR

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WALTON

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Color

0401

0402

RXXK

CDLB

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WALTON
 21" Color
 21" Color

FAMILY PICTURE

