

Proposed NU Business Name: MS MANIK ELECTRIC & ELECTRONICS



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Donbari tangail

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Brief Bio of The Proposed Nobin Udyokta

Name	:	SHRI MANIK BISSHAS
Age	:	02-09-1987(30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 daughter,
No. of siblings:	:	01 Brothers ,01 Sister
Address	:	Vill: Basniguri P.O: D Kandua P.S:Donbari 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	:	JOHNA RANI
(iii) Father's name	:	SHRI BEJOY BISSHAS
(iv) GB member's info	:	Branch: Kandua, Centre # 44 (Female), Member ID: 6524, Group No: 03 Member since: 2000-raning(017Years) First loan: BDT 3000Taka.
Further Information:		Existing loan: 70000 Outstanding loan: 70000
(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	:	11 years experience in running business. He has No training.
Other Own/Family Sources of Income	:	Plough Fish
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01918-300217
Family's Contact No.	:	no
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOHNA RANI Joined Grameen Bank Since 17 Years Ago. At First She Took 3,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

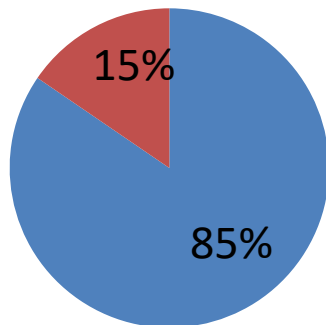
Business Name	:	MS MANIK ELECTRIC & ELECTRONICS
Location	:	Dhanbari Maine Road, Donbari,Tangail.
Total Investment in BDT	:	BDT 388000
Financing	:	Self BDT 328000 (from existing business) 85% Required Investment BDT 60,000(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	10ft x 10 ft= 100 Square ft
Security of the shop	:	50,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Fane,balp, rong, tar etc.▪Average 5% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Fane, balp, rong, tar etc	10000	300000	3600000
	0	0	0
Total Sales(A)	10000	300000	3600000
Less Variable Expense (B)			0
Fane, balp, rong, tar etc	9500	285000	3420000
Total Variable Expense	9500	285000	3420000
Contribution Margin (CM) [C=(A-B)]	500	15000	180000
Less Fixed Expense			
Rent		1400	16800
Electric Bill		300	3600
Transportation		1000	12000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		300	3600
Generator		200	2400
Mobile Bill		300	3600
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		6000	72000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Fane	100	1700	170,000	30	1700	51,000	221,000
balp	100	200	20,000	20	200	4,000	24,000
rong	100	120	12,000	20	120	2,400	14,400
tar	40	900	36,000	2	900	1,800	37,800
other	1	40000	40,000	1	800	800	40,800
Security			50,000			0	50,000
	341	42920	328,000	73	3,720	60,000	388,000

Source of Finance



- Entrepreneur Investment 328000
- Investor Investment 60000
- Total Investment 388000
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Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Fane, balp, rong, tar etc	10500	315000	3780000	3969000	4167450
	0	0	0	0	0
Total Sales(A)	10500	315000	3780000	3969000	4167450
Less Variable Expense (B)					
Straw, Bran, Medicine etc	9975	299250	3591000	3770550	3959078
Total Variable Expense	9975	299250	3591000	3770550	3959078
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		1400	16800	16800	16800
Electric Bill		300	3600	3900	4200
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		300	3600	3600	3600
Generator		200	2400	2400	2400
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		9000	105600	106600	107630
Net Profit (E)= [C-D]		6750	81000	85050	89303
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	81,000	85050	89302.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		57000	118050
	Total Cash Inflow	141,000	142,050	207,353
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	24,000	24,000
3	Net Cash Surplus	57,000	118,050	183,353

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 3 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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ELECTRIC PIPE & FITTINGS

ক্যাবল কেসিং

মানিক ইলেকট্রিক এন্ড হার্ডওয়্যার।

কলকাতা, কলকাতা, কলকাতা









FAMILY PICTURE

