

Proposed NU Business Name: **MUGIC LIGHTING**



Project identification and prepared by: Md.Moshiur Rahman
Sonagazi,Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKRAMUL HAQUE
Age	:	17/06/1995 (22Years)
Education, till to date	:	Class - 10
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	02 Brothers 01 Sister
Address	:	Vill: Sorajpur P.O: Sorajpur, P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TAJNAHAR BEGUM
(iii) Father's name	:	JAHIRUL HAQUE
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 14/(Female), Member ID:5681/2, Group No: 03 Member since: 14-03-2012 (05 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: BDT 20,000/-
(v) Who pays GB loan installment	:	Mother
(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	:	12 Years Experience 05 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01846-900382
Mother's Contact No.	:	01829-710978
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TAJNAHAR BEGUM joined Grameen Bank since 05 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in House repair.

Proposed Nobin Udyokta Business Info

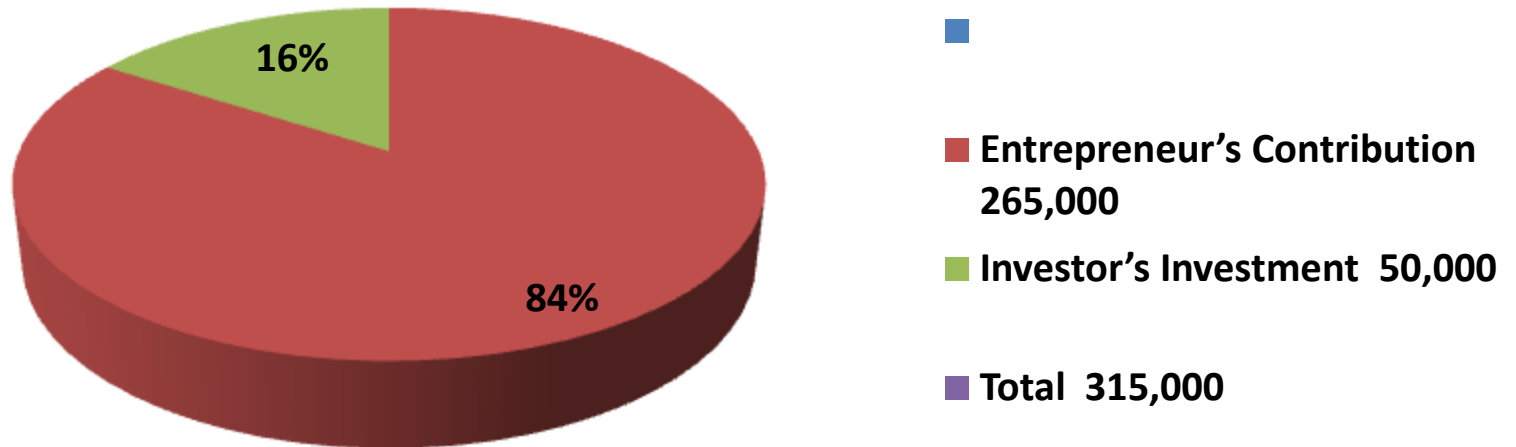
Business Name	:	MUGIC LIGHTING
Location	:	Miar Bazar,sonagazi, Feni.
Total Investment In BDT	:	Bdt 3,15000/-
Financing	:	Self BDT 2,65000/- (From Existing Business) 84% Required Investment Bdt,50,000(as Equity) 16%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	12 Ft X 20 ft. = 150 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Mobile set,Energy Balb,Cable,Cosmatic & others. ▪Average 15% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing no Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Dhaka. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Mobile set,Energy Balb,Cable,Cosmatic & others.	5000	150000	1800000
	0	0	0
Total Sales(A)	5000	150000	1800000
Less Variable Expense (B)			0
Mobile set,Energy Balb,Cable,Cosmatic & others.	4250	127500	1530000
Total Variable Expense	4250	127500	1530000
Contributon Margin (CM) [C=(A-B)]	750	22500	270000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		900	10800
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		500	6000
Guard		0	0
Generator		600	7200
Mobile Bill		400	4800
Total Fixed Cost (D)		10400	124800
Net Profit (E)= [C-D]		12100	145200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Mobile set	10	1,000	10,000	20	1,000	20,000	30,000
Anargy Balb	100	250	25,000	0	0	0	25,000
Cable	15	4,000	60,000	0	0	0	60,000
Cosmetics	0	0	80,000	0	0	20,000	100,000
Others	0	0	40,000	0	0	10,000	50,000
Security	0	0	50,000	0	0	0	50,000
Total	125	5250	265,000	20	1,000	50,000	315,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Mobile set,Energy Balb,Cable,Cosmatic & others.	6000	180000	2160000	2268000	2381400
0	0	0	0	0	0
Total Sales(A)	6000	180000	2160000	2268000	2381400
Less Variable Expense (B)					
Mobile set,Energy Balb,Cable,Cosmatic & others.	5100	153000	1836000	1927800	2024190
Total Variable Expense	5100	153000	1836000	1927800	2024190
Contributon Margin (CM) [C=(A-B)]	900	27000	324000	340200	357210
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		900	10800	11100	11400
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6000	6000
Gard		0	0	0	0
Generator		600	7200	7200	7200
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		10400	117600	119200	120860
Net Profit (E)= [C-D]		16600	199200	209160	219618
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	199,200	209160	219618
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		179200	368360
	Total Cash Inflow	249,200	388,360	587,978
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	179,200	368,360	567,978

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Miar Bazar, Sonagazi, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







LACTOGEN
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NOVA

NOVA

SARIS

প্রোগ্রামার : মোহাম্মদ মানুদ

মিডিক লাইটিং হাউজ

এখানে ইলেকট্রিক, ইলেকট্রোনিজ, ফ্রিজারীজ, স্টেশনারী ও কসমেটিক সামগ্রী পাওয়া যায়।
কুল রোড, কুদ্দুস মিয়াবাজার, সোনাগাজী, ফেনী। ০১৮৪৬-৯০০৩৮২, ০১৮৫২-০৭০২৭৮



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