

## Proposed NU Business Name: **MA MONI ELECTRONICS**



Project identification and prepared by: Md. Sirajul Islam

Project verified by: Mizanur Rahman Patwary



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

Name	:	<b>MD. RAFIQUUL ISLAM RIPON</b>
Age	:	02-01-1983(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Sisters
Address	:	Vill: Kalihati P.O: Kalihati P.S:Ghatail 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	:	<b>ROWSHON ARA</b>
(iii) Father's name	:	<b>SHOHIDUL ISLAM</b>
(iv) GB member's info	:	Branch: Khilda,Kalihati, Centre # 92(Female), Member ID: 3647, Group No: 01 Member since: 21-04-2001 (16Years) First loan: BDT 5,000 Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 23000
(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.)	:	None
Business Experiences and Training Info	:	02 years experience in running business. He Has No Trained
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01754-522222
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit, Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**ROWSHON ARA** Joined Grameen Bank Since 16 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Business And Home Development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA MONI ELECTRONICS</b>
Location	:	Kalihati,Ghatail, Tangail.
Total Investment in BDT	:	BDT 670,000 Taka
Financing	:	Self BDT 620,000 (from existing business) 92% Required Investment BDT 50,000(as equity) 08%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	15 ft x 30 ft= 450 Square ft
Security of the shop	:	350,000 taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; TV,Freeze,Ayron,Gas Stove,Silinidar,Rice Cooker,Etc.</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The shope is rented.</li><li>▪Collects goods from Local Area.</li><li>▪Agreed grace period is 3 months.</li></ul>

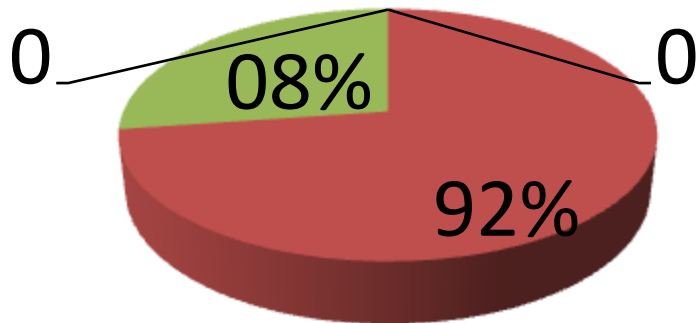
### Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
TV,Freeze,Ayron,Gas Stove,Silinidar,Rice Cooker,Etc.	5,000	150,000	1800000
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	5,000	150,000	1800000
<b>Less. Variable Expense</b>			
TV,Freeze,Ayron,Gas Stove,Silinidar,Rice Cooker,Etc.	4,000	120,000	1440000
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	4,000	120,000	1440000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,000	30,000	360000
<b>Less. Fixed Expense</b>			
Rent		6000	72,000
Electricity Bill		2500	30,000
Mobile Bill		200	2,400
Salary (self)		5000	60,000
Salary (stuff)		4000	48,000
Transportation		2000	24,000
Entertainment		200	2,400
Genaretor		150	1,800
Guard		150	1,800
<b>Total fixed Cost (D)</b>	<b>0</b>	20200	242,400
<b>Net Profit (E) [C-D]</b>		<b>9,800</b>	<b>117,600</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Freeze	5	28000	140,000			0	140,000
Tv	6	15,000	90,000	5	10000	50000	140,000
Ayron	5	1,250	6,250			0	6,250
Gas Stove	4	1,400	5,600			0	5,600
Silindar	4	2,350	9,400	0	0	0	9,400
Rice Cooker	5	1,500	7,500			0	7,500
Others	1	11,250	11,250			0	11,250
Security	1	350000	350,000			0	350,000
<b>Total</b>	<b>31</b>	<b>410,750</b>	<b>620,000</b>	<b>5</b>	<b>10,000</b>	<b>50,000</b>	<b>670,000</b>

## Source of Finance



**Entrepreneur**  
**Investment:620,000**  
**Investor Investment:50,000**  
**Total Investment:670,000**

### Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3rd Year
<b>Revenue (sales)</b>					
TV,Freeze,Ayron,Gas Stove,Silinidar,Rice Cooker,Etc.	6000	180000	2160000	2268000	2381400
	0	0	0	0	0
	0	0	0	0	0
<b>Total Sales (A)</b>	6000	180000	2160000	2268000	2381400
<b>Less. Variable Expense</b>		0	0	0	0
TV,Freeze,Ayron,Gas Stove,Silinidar,Rice Cooker,Etc.	4800	144000	1728000	1814400	1905120
	0	0	0	0	0
	0	0	0	0	0
<b>Total variable Expense (B)</b>	4800	144000	1728000	1814400	1905120
<b>Contribution Margin (CM) [C=(A-B)]</b>	1200	36000	432000	453600	476280
<b>Less. Fixed Expense</b>					
Rent		6000	72000	75600	79380
Electricity Bill		2500	30000	31500	33075
Mobile Bill		250	3000	3150	3307.5
Salary (self)		5000	60000	63000	66150
Salary( stuff)		4000	48000	50400	52920
Transportation		3000	36000	37800	39690
Entertainment		250	3000	3150	3307.5
Generator		150	1800	1890	1984.5
Gurd		150	1800	1890	1984.5
Depriciation		0	0	0	0
<b>Total Fixed Cost</b>		21300	255600	268380	281799
<b>Net Profit (E) [C-D]</b>		14700	176400	185220	194481
<b>Investment Payback</b>			20000	20000	20000



# 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</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	<b>176400</b>	<b>185220</b>	<b>194481</b>
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		156400	321620
	<b>Total Cash Inflow</b>	226400	341620	516101
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	70000	20000	20000
<b>3</b>	<b>Net Cash Surplus</b>	156400	321620	496101

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 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

# মা মনি ইলেকট্রনিক্স

প্রোঃ মোঃ রফিকুল ইসলাম (রিপন)

হাজী সামাদ শপিং কমপ্লেক্স, কালিহাতী, টাঙ্গাইল। মোবাঃ ০১৭৫৪-৫২২২২২



MA MARCEL



WALTON  
এর গণতন্ত্র  
WALTON  
The changing lifestyle

WALTON  
Kud Pure  
SHARIF RUCHED STAR  
Pressure Cooker 4.5 L

SHARIF RUCHED STAR  
Pressure Cooker 4.5 L

Prestige  
DELUXE RICE COOKER

NOVA  
Blackberry

WALTON  
SHARIF RUCHED STAR

WALTON  
SHARIF RUCHED STAR

WALTON  
SHARIF RUCHED STAR

NOVA  
Blackberry

NOVA  
Blackberry

NOVA  
Blackberry

NOVA  
Blackberry



**MARCEL**  
कोल्हापूर  
सातसुईल  
कोल्हापूर

**MARCEL**  
REFRIGERATOR  
सातसुईल  
कोल्हापूर

TELEVISION  
MARCEL



WALTON  
এক পদ  
মানুষ

To change life

Prestige  
RICE COOKER

DOVA  
RICE COOKER

SAMSUNG  
SAMSUNG

Handwritten notes and papers on the desk.

Newspaper with various news articles.

