# **Multimedia Electronic**





NU Identified and PP Prepared by:
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath

**GRAMEEN TRUST** 

Presented by Md Habibur Rahman

## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md Habibur Rahman		
Age	:	30/06/1981 (34 Years 1 month)		
Marital status	:	Married		
Children	:	N/A		
No. of siblings:	:	2 brothers		
Parent's and GB related Info  (i) Who is GB member  (ii) Mother's name  (iii) Father's name  (iv) GB member's info	: : :	Mother  Father    Mst. Aleya Begum Md. Ofaz Uddin Member since: 02/5/ 1987 Branch: Dhamrai, Centre no.67, Group:04 Loanee No.5256  First loan:5,000/- Total Amount Received: Tk. 2,00,000/- Existing loan: 30,000/- Outstanding: 7500/-		
Further Information:  (v) Who pays GB loan installment  (vi) Mobile lady  (vii) Grameen Education Loan  (viii) Any other loan like GCCN, GKF etc  (ix) Others	: : : : : : : : : : : : : : : : : : : :	NU N/A N/A N/A N/A		
Education, till to date	<u> </u>	B.com		

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Multimedia & Electronics Business
Trade License Number	-	62/15
Business Experiences and Training Info.	:	07years  He has 6 months of  Computer basic training  from the center of  unemployed Youth
Other Own/Family Sources of Income	:	Business (brother)
NU Contact Info		01715578404
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

## **BRIEF HISTORY OF GB LOAN Utilization by Family**



NU's mother has been a member of Grameen Bank Since 1987. At first his mother took a loan amount 2500 BDT from Grameen Bank. GB loan was Invested in his son business. NU's mother gradually improved their life standard by using GB loan. NU got initial capital amounting to 50,000 BDT. NU's younger brother is a businessman.

## PROPOSED BUSINESS Info.



Business Name	:	Multimedia Electronics
Address/ Location	:	Joypura Bazar, Dhamrai, Dhaka
Total Investment in BDT	:	450,000
Financing	••	Self BDT : 300,000 (from existing business) - 67% Required Investment BDT : 1,50,000 (as equity) - 33 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		BDT 8,000
i. Proposed Business % of present gross profit margin	:	12%
ii. Estimated % of proposed gross profit margin	:	12%
iii. Agreed grace period	:	5 months

#### PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items: Furniture: Computer (1): Mobile Set(6): Bkash: Flexi Load (Robi,GP, Airtel,BL): Printer EPSON L 110: Scanner: Advance: Presents Goods item: (*)	10,000 30,000 6000 50,000 15,000 12000 5,000 130,000 42,000		300,000
Proposed Stock Items (*):		150,000	150,000
Total Capital	300,000	150,000	450,000

N.B: Details of Present stock (\*) & proposed (\*\*) items have enclosed in next slide.

## PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item					
Product name	Amount				
Keyboard (1)	400				
Mouse (2)	500				
Pen drive (3)	2,000				
Memory card (30)	15,000				
Torch Light (20)	4,000				
Mobile Catching (50)	5,000				
Head Phone (20)	2,000				
TV Remote(30)	3,000				
Modem(1)	1,500				
Stamp	2,600				
Mobile Charger (30)	6,000				
Total Present Stock	42,000				

Proposed stock item						
Product Name	Amount					
Mobile Set (30)	100,000					
Electric Bulb (50)	2,000					
Energy Bulb (20)	6,000					
Multi plug (20)	5,000					
3 pin	3,000					
Modem (10)	15,000					
Pen drive (20)	16,000					
TV Remote (30)	3,000					
Total Proposed Stock	150,000					

## **EXISTING BUSINESS OPERATIONS Info.**



Particulars	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	4000	120,000	14,40,000			
Less: Cost of sale (B)	3520	105,600	12,67,200			
Profit from Sale 12% (A-B)= [C]	480	14,400	172,800			
Income from Service (D)	100	3,000	36000			
Gross Profit (C+D)=(E)	580	17,400	208,800			
Less: Operating Costs						
Electricity bill		500	6,000			
Night Guard Bill		200	2400			
Rent		1000	12,000			
Mobile Bill		200	2,400			
Salary from Business		8,000	96,000			
Others (TL fee, Entertainment)		200	2,400			
Non Cash Item:						
Depreciation Expenses(63000*15%)		788	9456			
Total Operating Cost (F)		10,888	130,656			
Net Profit (E-F):		6,512	78,144			

## FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6000	180,000	21,60,000	6500	195,000	23,40,000	7000	210,000	25,20,000
Less: Cost of Sale (B)	5280	158,400	19,00,800	5720	171,600	20,59,200	6160	184,800	22,17,600
Profit from Sale 12% (A-B)=(C)	720	21,600	2,59,200	780	23,400	280,800	840	25,200	3,02,400
Income from Service (D)	125	3750	45000	125	3750	45000	125	3750	45000
Gross Profit (C+D)=(E)	845	25,350	304,200	905	27,150	325,800	965	28,950	347,400
Less operating cost:									
Electricity bill		500	6,000		600	7,200		600	7,200
Night Guard Bill		200	2400		200	2,400		250	3,000
Shop Rent		1000	12000		1000	12000		1000	12000
Salary from Business		8,000	96,000		8,000	96,000		8,000	96,000
Mobile Bill		300	3,600		300	3,600		400	4,800
Others (TL fee, Entertainment)		200	2,400		300	3600		300	3600
Non Cash Item:									
Depreciation Expense		788	9456		788	9456		788	9456
Total Operating Cost (D)		10,988	131,856		11,188	134,256		11,338	136,056
Net Profit (C-D) = (E)		14,362	172,344		15,962	191,544		17612	211,344
GT payback			60,000			60,000			60,000
Retained Income:		112,344			131,544			151,344	

## **CASH FLOW Projection on Business Plan (Rec. & Pay.)**



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	0	0
1.2	Net Profit (Ownership Tr. Fee added back)	172,344	191,544	211,344
1.3	Depreciation (Non cash item)	9456	9456	9456
1.4	Opening Balance of Cash Surplus	0	114,300	255,300
	Total Cash Inflow	331,800	314,100	476,100
2.0	Cash Outflow			
2.1	Purchase of Product	150,000	0	0
2.2	GB Loan	7500	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	217,500	60,000	60,000
3.0	Net Cash Surplus	114,300	255,300	416100

## **SWOT Analysis**



# STRENGTH

- Shop position located at beside Road
- Business Experiences and Skill
- Environment Friendly
- Positive attitude to business
- No loan against business
- Sales Increasing

## WEAKNESS

Lack of investment

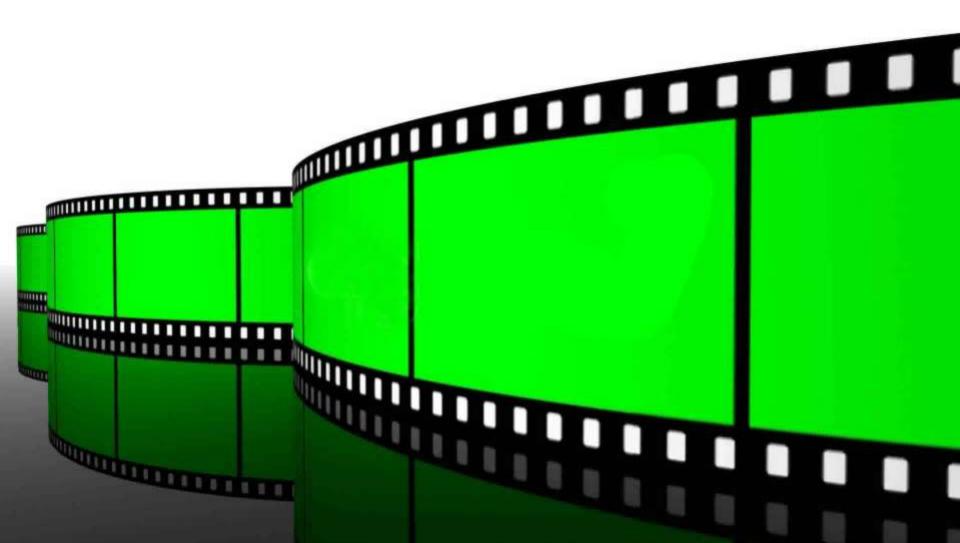
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grasp the new customer for long time

## ${f T}_{ ext{HREATS}}$

- Competitor may arise
- Theft
- Political Instability may reduce the sale.



















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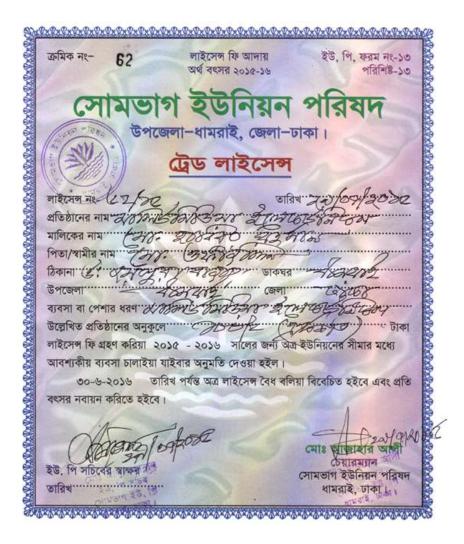
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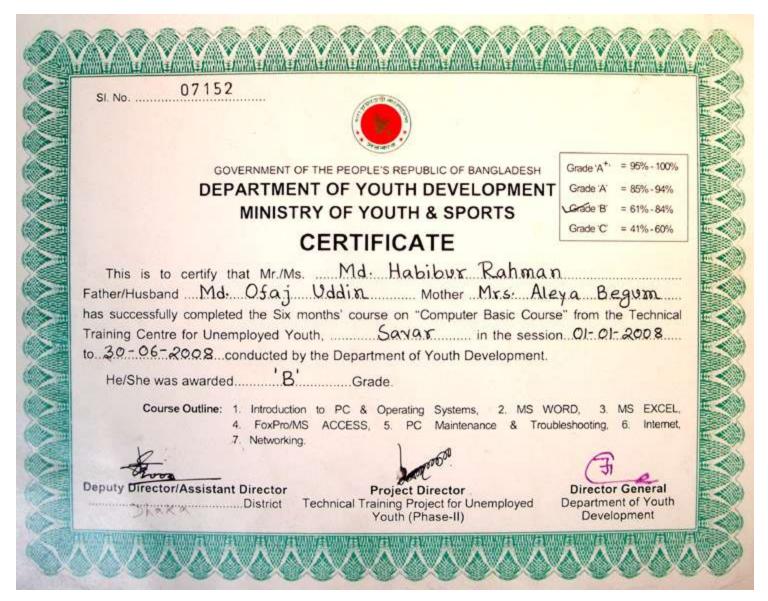
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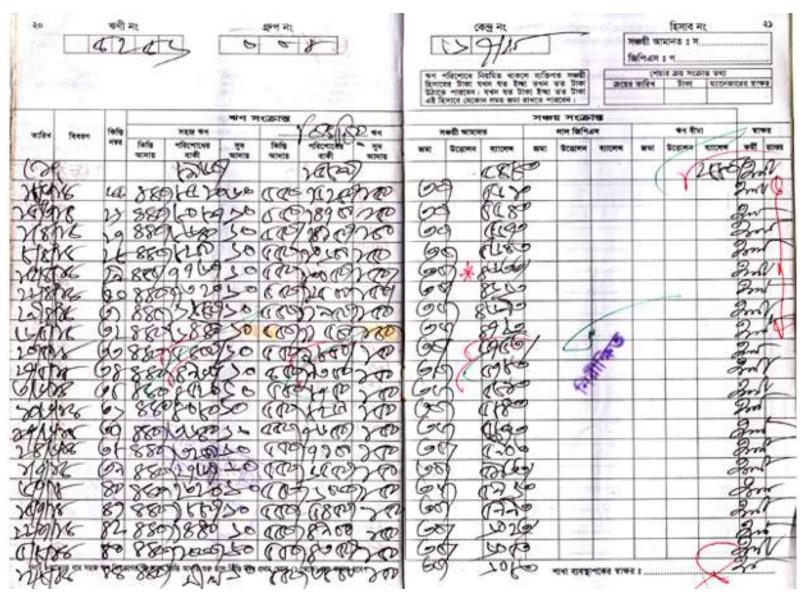














Presented at

15<sup>th</sup> Internal Design Lab
on August 17, 2015 at GT

