

## Proposed NU Business Name: **M .B.D ELECTRIC**



Project identification and prepared by: Md. Kazem Uddin,  
Bashon Unit, Gazipur  
Project verified by: MD. Rofiqul Islam



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

Name	:	<b>MD. MIR NAZMUL HUDA</b>
Age	:	10-10-1993 ( 22 Years)
Education, till to date	:	HSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brathers
Address	:	Vill: Kunia P.O: National University;P.S: Gazipur Sadar ;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	:	<b>NAZNIN NAHAR</b>
(iii) Father's name	:	<b>MIR AMINUL HUDA DULAL</b>
(iv) GB member's info	:	Branch: Ghasa, Centre # 97(Female), Member ID: 10234, Group No: 09 Member since: 05-11-2008 ( 7Years) First loan: BDT 10,000/-
Further Information:		Existing Loan: BDT 90,000/-, Outstanding loan: 78,280/-
(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	:	4 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Fathers Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01675921472
Family's Contact No.	:	01629240392
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**NAZNIN NAHAR** joined Grameen Bank since 7 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her Husband business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>M .B.D ELECTRIC</b>
Location	:	Kunia, Gazipur
Total Investment in BDT	:	BDT 3,00,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 67% Required Investment BDT 1,00,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 10 ft= 100 square ft
Security of the shop	:	40,000
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Fan,Energy blub,Electric ter,enargy blub,pibe ,Printer,Miter,Charger,Holder,Malti plaug,Calcluter etc.</li> <li>▪Average 25% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing no employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪The shop Rent.</li> <li>▪Collects goods from Board bazaar.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT) D

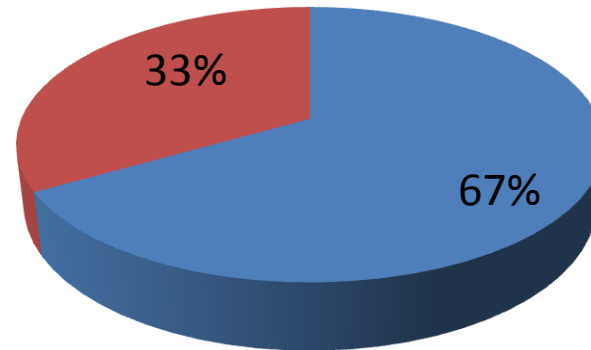
Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electric ter,enargy blub,pibe ,Miter,Charger,Computer CPU,Holder etc.	2,000	60,000	7,20,000
<b>Total Sales (A)</b>	2,000	60,000	7,20,000
<b>Less. Variable Expense</b>			
Electric ter,enargy blub,pibe ,Miter,Charger,Computer CPU,Holder etc.	1500	54,000	5,40,000
<b>Total variable Expense (B)</b>	1500	54,000	5,40,000
<b>Contribution Margin (CM) [C=(A-B)</b>	500	15,000	1,80,000
<b>Less. Fixed Expense</b>			
<b>Rent</b>		1800	21,600
Electricity Bill		600	7,200
Mobile Bill		200	2,400
Salary (self)		5,000	60,000
Transportation		300	3,600
Entertainment		200	2,400
Guard			
Generator		200	2,400
<b>Total fixed Cost (D)</b>		7,300	87,600
<b>Net Profit (E) [C-D)</b>		7,700	92,400

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fan,Energy blub,Mobile	70,000	30,000	1,00,000
blub,Electric ter,enargy blub,pibe	60,000	20,000	80,000
Printer,Miter,Charger,Holder,Malti plaug etc	70,000	50,000	1,20,000
Total	2,00,000	1,00,000	3,00,000

## Source of Finance

- Entrepreneur Contribution=200000
- Investors Investment=100000
- Total=300000
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<b>Financial Projection (BDT)</b>				
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2<sup>nd</sup> Year</b>
<b>Revenue (sales)</b>				
Electric ter,energy blub,pibe ,Miter,Charger,Computer CPU,Holder etc.	3,000	90,000	10,80,000	11,34,000
<b>Total Sales (A)</b>	3,000	90,000	10,80,000	11,34,000
<b>Less. Variable Expense</b>				
Electric ter,energy blub,pibe ,Miter,Charger,Computer CPU,Holder etc.	2,250	67,500	8,10,000	8,50,500
<b>Total variable Expense (B)</b>	2,250	67,500	8,10,000	8,50,500
<b>Contribution Margin (CM) [C=(A-B)</b>				
<b>Less. Fixed Expense</b>	750	22,500	2,70,000	2,83,500
<b>Rent</b>		1800	21,600	21,600
Electricity Bill		600	7,200	7,500
Mobile Bill		250	3,000	3,200
Salary (self)		5,000	60,000	60,000
Transportation		800	9,600	10,000
Entertainment		200	2,400	2,500
Generator		200	2,400	2,500
<b>Total Fixed Cost</b>		8,850	1,06,200	1,07,300
<b>Net Profit (E) [C-D)</b>		13,650	1,63,800	1,76,200
<b>Investment Payback</b>			60,000	60,000



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,63,800	1,76,200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		103,800
	<b>Total Cash Inflow</b>	<b>2,63,800</b>	<b>2,80,000</b>
<b>2</b>	<b>Cash Outflow</b>		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	<b>Total Cash Outflow</b>	<b>1,60,000</b>	<b>60,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>103,800</b>	<b>2,20,000</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 4 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

# M.B.D Electric & Computer Home

Shilamoni Market, Kunia Pachor, Targach, Gazipur City.

এখানে ফ্যান, মটর মেরামত করা হয়  
এবং কয়েল বাঁধাই করা হয়।

কম্পিউটারের যাবতীয় মালামাল পাওয়া যায় এবং  
মোবাইলের যাবতীয় যন্ত্রাংশ সুলভ মূল্যে বিক্রয় করা হয়

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করা হলে মালা মাল্য  
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Google Home  
ইন্সটল  
ভক্তি  
কনসার্ন  
পুরণ  
রেজাল্ট  
চাকরি  
আবেদন





এখানে ফ্যান, মটর মেরামত করা হয়  
এবং কয়েল বাধাই করা হয়।

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Google  
Home  
ইন্টারনেট  
ভুক্তি  
ফরম  
পুরণ  
রেজিষ্টার  
চাকরি  
আবেদন  
ই-ভোটে  
ফ্রিট  
Phone: 9160725523  
Email: info@shilamoni.com



নে ফ্যান, মটর মেরামত করা হয়  
এবং কয়েল বাধাই করা হয়।

কম্পিউটারের যাবতীয় মালামাল পাওয়া যায় এবং  
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এখানে ফ্যান, মটর মেলামত করা হয়  
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The interior of the shop is densely packed with various items. A man is visible behind a counter in the center-left. On the counter, there are several boxes of fans, including 'KAREEM' and 'Silica' brands, along with spools of red and orange wire. The background shelves are filled with tools, electrical components, and other household items. A blue plastic stool is positioned in the foreground on the left. A large black fan is mounted on the wall above the counter.

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The right side of the shop features several shelves displaying a variety of mobile phone accessories. The top shelf has boxes for 'ABC' and 'KAREEM' fans. Below that, there are rows of mobile phone cases and chargers, including brands like 'NOKIA' and 'BQZ'. The shelves are well-stocked, showing a wide range of products available for purchase.

A vertical banner on the right side of the shop contains several advertisements and contact information. At the top, it features the Google logo and the text 'Home ইন্টারনেট'. Below this, there are several lines of text in Bengali, including 'ভক্তি ফরমা পূরণ', 'রেজাল্ট', 'চাকরির আবেদন', and 'ই-মেইল প্রিন্ট'. At the bottom, the banner provides a phone number: 'Phone: 01840735652' and an email address: 'Email: somnath1999@gmail.com'.







# FAMILY PICTURE

