

# Proposed NU Business Name: **MA ELECTRIC & ELECTRONIC**



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Mawna Unit, Gajipur

Project verified by :MD. Rafiqul Islam



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

Name	:	<b>MD: ABDUL KAYUM</b>
Age	:	10-12-1989 (28 Years)
Education, till to date	:	Class Eight
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Maijpara P.O: Brome P.S: Sreepur, 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>MST: ROBIA</b>
(iii) Father's name	:	<b>MD. ABUL KALAM</b>
(iv) GB member's info	:	Branch: Brome Sreepur Centre # 07(Female), Member ID: 2714, Group No: 02 Member since: 20-01-2009(08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan: 5,760
(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	:	3 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01745-290387
Mother's Contact No.	:	01625-134886
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST: ROBIA** :joined Grameen Bank since 08 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA ELECTRIC &amp; ELECTRONIC</b>
Location	:	Master bare ,Chittagong denim mils , Sreepur ,Gazipur
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,50,000/-(from existing business) 68% Required Investment BDT 60,000/-(as equity) 32%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	18ft x 12ft= 216 square ft
Security of the shop	:	BDT50,000/-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Ips, led monitor, Fan etc..</li> <li>▪Average 20% gain on sale.</li> <li>▪The business is operating by entrepreneur. Existing no employees. After getting equity fund 1 employee will be appointed</li> <li>▪The shop is rented.</li> <li>▪Collects goods from Mawna.</li> <li>▪Agreed grace period is 3 months.</li> </ul>

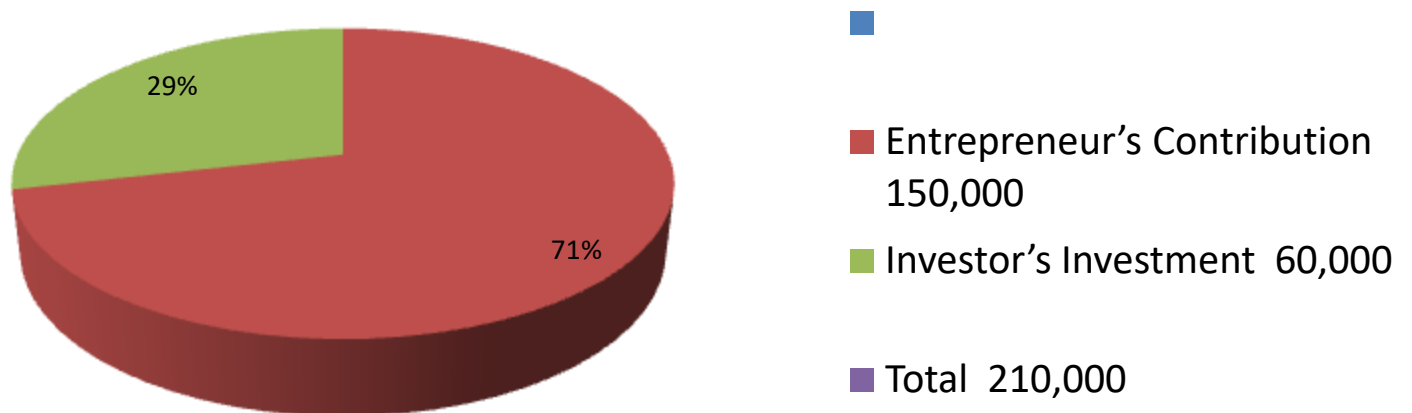
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
lps, led monitor, Fan etc.	2,500	75,000	9,00,000
<b>Total Sales (A)</b>	2,500	75,000	9,00,000
<b>Less. Variable Expense</b>			
lps, led monitor, Fan etc.	2,000	60,000	7,20,000
<b>Total variable Expense (B)</b>	2,000	60,000	7,20,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>5,00</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Less. Fixed Expense</b>			
Rent		1,000	12,000
Electricity bill		3,00	3,600
Mobile Bill		2,00	2,400
Transportation		5,00	6,000
Salary (self)		5,000	60,000
Entertainment		2,00	2,400
<b>Total fixed Cost (D)</b>		<b>7,200</b>	<b>86,400</b>
<b>Net Profit (E) [C-D]</b>		<b>7,800</b>	<b>93,600</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
I. P.S	40,000	20,000	60,000
L. E. D . Monitor	50,000	20,000	70,000
Fan	11,000	5,500	16,500
Light	7,000	0	7,000
Charger fan	15,000	9,000	24,000
Security	20,000	0	20,000
Others	7,000	5,500	12,500
<b>Total</b>	<b>1,50,000</b>	<b>60,000</b>	<b>2,10,000</b>

## Source of Finance



<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3 rd Year</b>
<b>Revenue (sales)</b>					
lps, led monitor, Fan etc.	4,000	1,20,000	1,440,000	1,502,000	1,577,100
<b>Total Sales (A)</b>	4,000	1,20,000	1,440,000	1,502,000	1,577,100
<b>Less. Variable Expense</b>					
lps, led monitor, Fan etc.	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Total variable Expense (B)</b>	3,200	96,000	1,152,000	1,209,600	1,270,080
<b>Contribution Margin (CM) [C=(A-B)</b>	<b>8,00</b>	<b>24,000</b>	<b>2,88,000</b>	<b>3,02,400</b>	<b>3,17,520</b>
<b>Less. Fixed Expense</b>					
Rent		1,000	12,000	12,000	12,000
Electricity bill		5,00	6,000	6,500	7,000
Mobile Bill		7,00	8,400	8,600	9,000
Transportation		7,00	8,400	9,000	9,500
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff-1)		3,000	36,000	36,000	36,000
Entertainment		5,00	6,000	6,200	6,500
<b>Total Fixed Cost</b>		<b>11,400</b>	<b>1,36,800</b>	<b>1,38,300</b>	<b>1,40,000</b>
<b>Net Profit (E) [C-D)</b>		<b>12,600</b>	<b>1,51,200</b>	<b>1,64,100</b>	<b>1,77,520</b>
<b>Investment Payback</b>			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	1,51,200	1,64,100	1,77,520
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		1,17,440	2,53,540
	<b>Total Cash Inflow</b>	<b>2,21,200</b>	<b>2,81,540</b>	<b>4,31,060</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan	5,760		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28,000	28,000	28,000
	<b>Total Cash Outflow</b>	<b>1,03,760</b>	<b>28,000</b>	<b>28,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>1,17,440</b>	<b>2,53,540</b>	<b>4,03,060</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:1  
Experience & Skill : 03 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

# মেসার্স মা ইলেকট্রিক এন্ড ইলেকট্রনিক্স

শ্রোঃ মোঃ কাইয়ুম হোসেন (বাবু)

এখানে সকল ইলেকট্রিক, ইলেকট্রনিক্স সামগ্রী বিক্রয় ও সার্ভিসিং করা হয়. এবং আর.এফ.এল প্রাপ্তিক সামগ্রি বিক্রয় করা হয়।

নজরুল ইসলাম সুপার মার্কেট, কেওয়া পূর্ববর্ত শ্রীপুর রোড, চিটাগাং ডেনিম মিলস সংলগ্ন শ্রীপুর, গাজীপুর। মোবাঃ ০১৭৪৫-২৯০৩৮৭, ০১৬৮৩-৪৪৯১৬৭







# FAMILY PICTURE

