

Proposed NU Business Name: MA ELECTRONIC

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Kaliakair Unit, Gazipur

Project verified by: Md.Nurul islm



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MITU PAL
Age	:	15/07/1983 (34 years)
Education, till to date	:	Eight
Marital status	:	Un marrid
Children	:	Null
No. of siblings:	:	01 brother 3 sister
Address	:	Vill: vungaraz P.O: baliaci P.S: Kaliakair, 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	:	SIPRA PAN
(iii) Father's name	:	DORONI PAN
(iv) GB member's info	:	Branch: kaliakoar, Centre # 73/३ (Female), Member ID:3256, Group No: 02 Member since: 05-06-1992-2017 (24 Years) First loan: BDT 10000/-
Further Information:		Existing Loan: 20,000/-, Outstanding loan
(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	:	03 years experience in running business.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01724153270
Mother's Contact No.	:	01784807859
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliakair Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SIPRO PAN joined Grameen Bank since 24 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

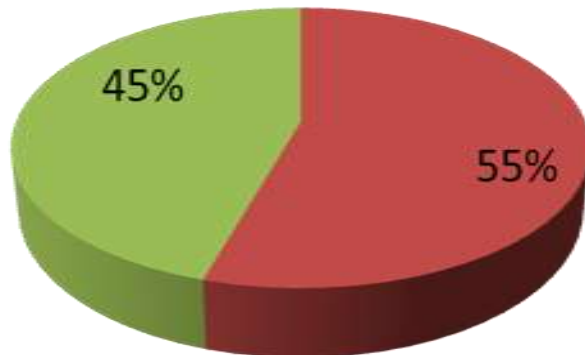
Business Name	:	MA ELECTRONIC
Location	:	Vungaraz,baliaci,kaliakoar Gazipur.
Total Investment in BDT	:	BDT 102640/-
Financing	:	Self BDT 52640/-(from existing business) 49% Required Investment BDT 50000/-(as equity) 51%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪Currently run a shop like as herbal medicin▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing no employe.▪Collects goods from Dahka .▪The shop is rented.▪Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Balp,anarji,thoc light,suich,3plan,cable,etc	2200	66000	792000
		0	0
Total Sales(A)	2200	66000	792000
Less Variable Expense (B)			0
Balp,anarji,thoc light,soich,3plan,cable,etc	1760	52800	633600
Total Variable Expense	1760	52800	633600
Contributon Margin (CM) [C=(A-B)]	440	13200	158400
Less Fixed Expense			
Rent		00	00
Electric Bill		520	6240
Transportaion		1000	12000
Salary (Self)		5000	60000
Entertainment		500	6000
Gard		150	1800
Mobile Bill		500	6000
Total Fixed Cost (D)		7670	92040
Net Profit (E)= [C-D]		5530	66360

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Balp,	30	240	7200	32	250	8000	15200
anarji	6	3200	19200	6	3200	19200	38400
Toch light	100	140	14000	80	140	11200	25200
Bot sowich	10	480	4800	10	480	4800	9600
3plak	9	160	1440	12	160	1920	3360
Sowich	20	180	3600	15	180	2700	6300
cabole	3	800	2400	3	700	2180	4580
			52640			50000	102640

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Balp,sowch,3plak,bot sowch,etc	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Balp,sowch,3plak,bot sowch,etc	1920	57600	691200	725760	762048
Total Variable Expense	1920	57600	691200	725760	762048
Contributon Margin (CM) [C=(A-B)]	480	14400	172800	181440	190512
Less Fixed Expense					
Rent		00	00	00	00
Electric Bill		520	6240	6552	6879
Transportaion		1000	12000	12600	13230
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		500	6000	6300	6615
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6000	6000
Total Fixed Cost (D)		7670	92040	93252	94524
Net Profit (E)= [C-D]		6730	80760	88188	95988
Investment Pay Back			5000	5000	5000

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	50000		
1.2	Net Profit	80760	84798	89037
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		88188	95988
	Total Cash Inflow	130760	172986	185025
2	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	5000	5000	5000
	Total Cash Outflow	55000	5000	5000
3	Net Cash Surplus	75760	167986	180025

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 03 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures

FAMILY PICTURE