Proposed NU Business Name: MA ELECTRONICS



Project identification and prepared by: Mominur Rahaman , Dakshinkhan Unit, Dhaka Project verified by: Md. Siddiqur Rahman



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	Mohammad Bulbul Ahmed Liton			
Age	:	24-12-1982 (34 Years)			
Education, till to date	:	HSC			
Marital status	:	Unmarried			
Children	:	Nill			
No. of siblings:	:	01 Brothers			
Address	:	Vill: Holan ,P.O: Dakshinkhan ,P.S: Dakshinkhan, Dist: Dhaka			
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 Mrs Shajeda Akter Renu Mrs Shajeda Akter Renu Md Abul khair Branch: Dakshinkhan, Centre # 05 (Female), Member ID:3109, Group No: 02 Member since: 05-10-2005 (12 Years) First Ioan: BDT = 5,000 /-			
Further Information:	_	Outstanding loan:= Nill			
(v) Who pays GB loan installment(vi) Mobile lady	:	No No			
(vii) Grameen Education Loan	:				
(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 & Skill	••	07 years of business experience.
Own Business and	:	07 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income	••	Nill
Other Own/Family Sources of Liabilities	••	None
Entrepreneur Contact No.	:	01711-519709
Family's Contact No.	:	01713-575101
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

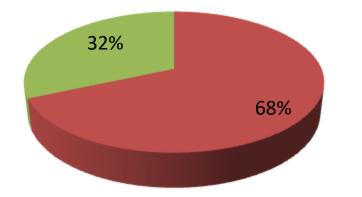
MRS SHAJEDA AKTER RENU joined Grameen Bank since 12 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info					
Business Name	:	MAELECTRONICS			
Location	:	Holan ,Dakshinkhan ,Dhaka			
Total Investment in BDT	:	BDT 950,000/-			
Financing	:	Self BDT 650,000/- (from existing business) 68%			
		Required Investment BDT 300,000/- (as equity) 32%			
Present salary/drawings from business (estimates)	:	BDT 8,000			
Proposed Salary	:	BDT 8,000			
Size of shop	:	13 ft x 20 ft= 260 square ft			
Security of the shop	:	BDT 250,000			
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Led TV, Fan, fridge, Bkash, Ukash etc. Average 20 % gain on sales. The business is operating by entrepreneur. Existing One employee. The shop is rented . Collects goods from Jamuna Future Park. Agreed grace period is 3 months. 			

Existing Business (BDT)					
Particular	Daily	Monthly	Yearly		
Revenue (sales)					
Electronics Product	4,000	120,000	1,440,000		
Bkash, Flexiload	250	7,500	90,000		
Total Sales (A)	4,250	127,500	1,530,000		
Less. Variable Expense					
Electronics Product	3,200	96,000	1,152,000		
Total variable Expense (B)	3,200	96,000	1,152,000		
Contribution Margin (CM) [C=(A-B)	1,050	31,500	378,000		
Less. Fixed Expense					
Rent		6,000	72,000		
Electricity Bill		1000	12,000		
Transportation		1,000	12,000		
Mobile Bill		500	6,000		
Entertainment		500	6,000		
Salary (sttaf)		6,000	72,000		
Salary (self)		8,000	96,000		
Total fixed Cost (D)		23,000	276,000		
Net Profit (E) [C-D)		8,500	102,000		

Investment Breakdown									
Particulars		Existing	5	Particulars	Proposed			Proposed	
Particulars	Quantity	Price	Unit Price		Quantity	Price	Unit Price	Total	
Fridge	5	30000	150000	Fridge	3	30000	90000	240,000	
Led Tv	4	20000	80000	Led Tv	4	20000	80000	160,000	
Fan	8	2800	22400	Fan	2	2800	5600	28,000	
Mobi cash	0	0	50000	Mobi cash	0	0	0	50,000	
Bkash			50000	Bkash	1	50000	50000	100,000	
Sure cash			20000	Sure cash	1	20000	20000	40,000	
Ucash			15000	Ucash	1	20000	20000	35,000	
			0				0	0	
			0				0	0	
Advance Security			250000				0	250,000	
Others			12600	Others			34,400	47,000	
Total			650,000				300,000	950,000	

Source of Finance



- Entrepreneur's Contribution 650,000
- Investor's Investment 300,000

Total 950,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electronics Product	5,000	150,000	1,800,000	1,890,000	1,984,500
Bkash,Flexiload	350	10,500	126,000	132,300	138,915
Total Sales (A)	5,350	160,500	1,926,000	2,022,300	2,123,415
Less. Variable Expense					
Electronics Product	3,500	105,000	1,260,000	1,323,000	1,389,150
Total variable Expense (B)	3,500	105,000	1,260,000	1,323,000	1,389,150
Contribution Margin (CM) [C=(A-B)	1,850	55,500	666,000	699,300	734,265
Less. Fixed Expense					
Rent		6,000	72,000	72,000	72,000
Electricity Bill		1050	12,600	13,230	13,892
Transportation		1,100	13,200	13,860	14,553
Mobile Bill		600	7,200	7,560	7,938
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		6,000	72,000	75,600	79,380
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		23,250	279,000	284,550	290,378
Net Profit (E) [C-D)		32,250	387,000	414,750	443,888
Investment Payback			120,000	120,000	120,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	300,000		
1.2	Net Profit	387,000	414,750	443,888
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		267,000	561,750
	Total Cash Inflow	687,000	681,750	1,005,638
2	Cash Outflow			
2.1	Purchase of Product	300,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including	120.000	120.000	120.000
2.3	Ownership Tr. Fee)	120,000	120,000	120,000
	Total Cash Outflow	420,000	120,000	120,000
3	Net Cash Surplus	267,000	561,750	885,638



Strength Employment: Self: 01 Family:0 Others:01 Experience & Skill : 07 Years Own Business :07 Years Quality goods & services; Skill and experience;	WEAKNESS Lack of Capital/Investment
OPPORTUNITIES	T HREATS
Huge demand in the community	Theft
Location of shop;	Fire
Regular customers;	Political unrest

Pictures









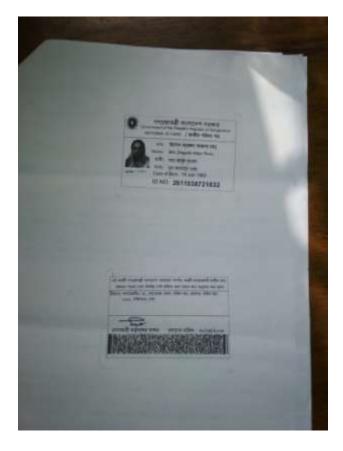
















FAMILY PICTURE

