

Proposed NU Business Name: **Ma Electrics**

Project identification and prepared by: Md. Farhad Hassain
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Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md. sulaiman
Age	:	05-04-1989 (28 Years)
Education, till to date	:	Class Ten
Marital status	:	UnMarried
Children	:	0
No. of siblings:	:	4Brothers, 4Sisters.
Address	:	Vill: Shanbari P.O:Alashin P.S: Deldur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Vanu Begom
(iii) Father's name	:	Late.Mukter Ali
(iv) GB member's info	:	Branch:Alashin ,Delduar Centre # 15(Female), Member ID :3993 , Group No: 05 Member since:28/01/1989- 03/08/2005(16 years) First loan: BDT 2000 /-
Further Information:		Outstanding loan:Not
(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	:	0 7years experience in running business. He has no training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01731763510
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Tangail sadar Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Vanu Begom joined Grameen 28 years ago. At first she took BDT 2000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	Ma-Electrics
Location	:	AlashinBazar ,Delduar, Tangail
Total Investment in BDT	:	BDT 422,000/-
Financing	:	Self BDT 272,000/- (from existing business 64% Required Investment BDT 150,000/- (as equity) 36%
Present salary/drawings from business (estimates)	:	BDT15,000
Proposed Salary	:	BDT15,000
Size of shop	:	25ft x 10 ft= 250square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electric Parts etc.▪Average 20% sale▪The business is operating by entrepreneur. Existing 1employee.▪The shop is rented.▪Collects goods from Tagail.▪Agreed grace period is 3 months.

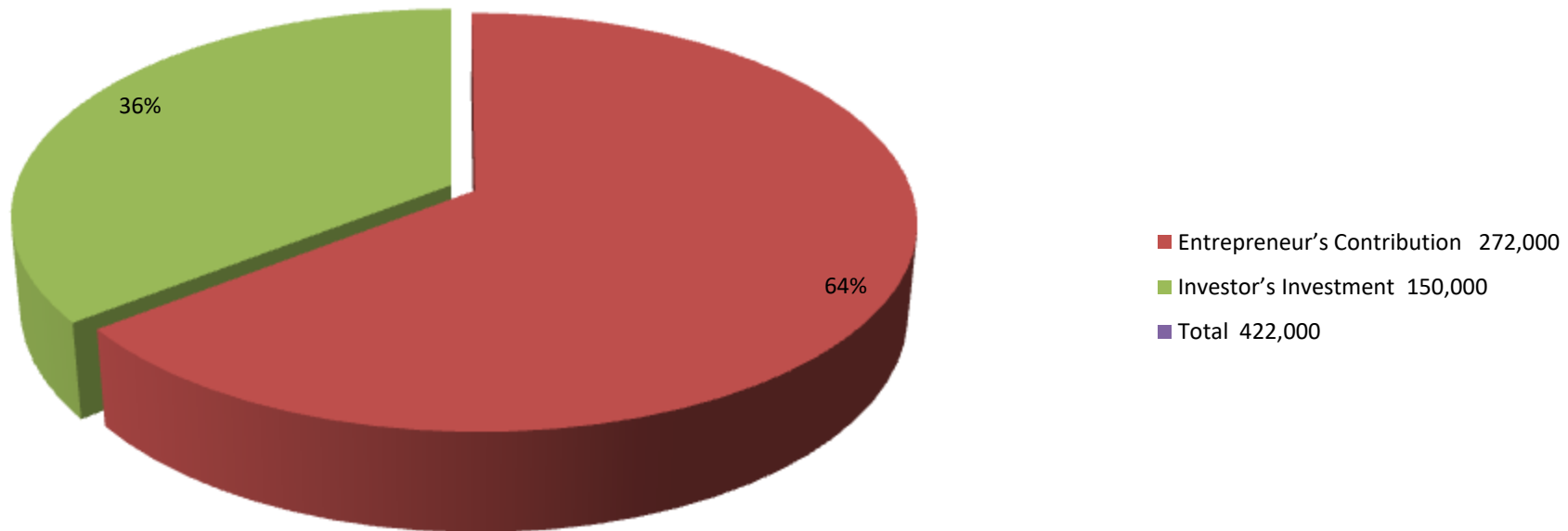
Existing Business (BDT)

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Bouleve . Swich ,Swich Board,Cabls,Electric Parts etc.	6000	180,000	21,60,000
	0	0	0
Total Sales (A)	6000	180,000	21,60,000
Less. Variable Expense			
Bouleve . Swich ,Swich Board,Cabls,Electric Parts etc.	4800	144000	1728,000
Total variable Expense (B)	4800	144000	1728,000
Contribution Margin (CM) [C=(A-B)	1200	36000	432000
Less. Fixed Expense			
Rent		12,00	14400
Electricity Bill		600	7200
Transportation		1700	20400
Mobile Bill		300	3,600
Entertainment		400	4800
Guird		300	3600
Salary (self)		15,000	180,000
Total fixed Cost (D)		19200	230400
Net Profit (E) [C-D)		16800	201600

Cables	40000	30000	70000
Pipe	15000	20000	25000
Swich Board ,	30000		30000
others	43000		43000
Total	2,72,000	150,000	422,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Boulve . Swich ,Swich Board,Cabls,Electric Parts etc.	6000	1,80,000	21,60,000	2268000	2381400
Total Sales (A)	6000	1,80,000	2160,000	2268000	2381400
Less. Variable Expense					
Boulve . Swich ,Swich Board,Cabls,Electric Parts etc.	4800	144000	1728,000	1814400	1905120
Total variable Expense (B)	4800	144000	1728,000	1814400	1905120
Contribution Margin (CM) [C=(A-B)	1200	36000	432000	453600	476280
Less. Fixed Expense					
Electricity Bill		600	7200	7200	7500
Transportation		1700	20400	20500	20500
Mobile Bill		300	3600	3,600	3,600
Entertainment		400	4800	4,800	4,800
Rent		1200	14400	14400	14400
Salary (self)		15000	180000	180,000	180,000
Total Fixed Cost		19200	230400	230500	230800
Net Profit (E) [C-D)		16800	201600	223100	245480
Investment Payback			60,000	60,000	60,000

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

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	201600	223100	245480
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		141600	304700
	Total Cash Inflow	351600	364700	550180
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	141600	304700	490180

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



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BLA

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UPVC Pipe
Packaging Channel Data

Madina
Teflon Tape
Teflon Tape

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MCLICE



FAMILY PICTURE