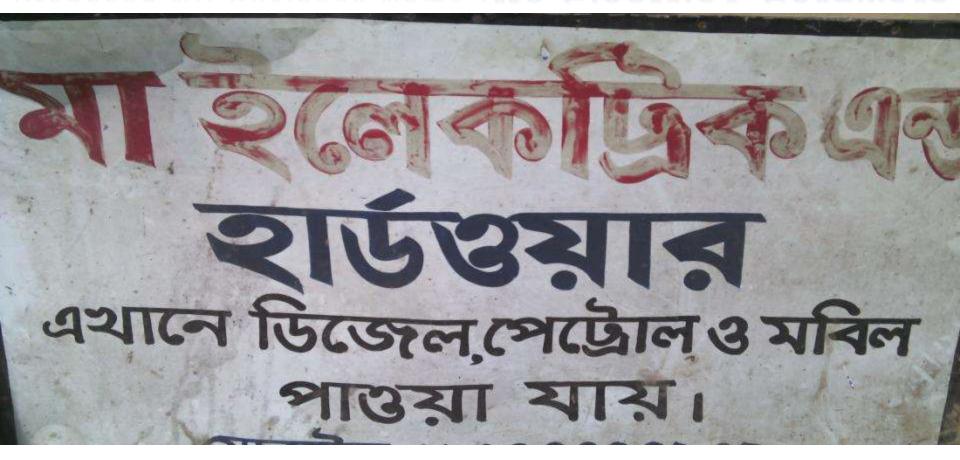
A Nobin Udyokta Project

Proposed NU Business Name: Ma Electric& Hardware



NU Identified and PP Prepared:
Md. Nazmul Karim (Manikganj Unit)
Verified by:
Md. Khalilur Rahman

Presented by:
Md. Awlad Hossain



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Awlad Hossain			
Age	••	22 years			
Marital status	••	Un-married			
Children	••	N/A			
No. of siblings:	••	2 brothers (1 Brother student.)			
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. Rezia Begum Mr. Md Zalal Branch: Garpara Manikganj Branch, Centre: 7/P Loanee no.: 10182, Member since: 2006, First loan: Tk. 5,000 Existing loan: Tk.95,000, Outstanding: Tk.60,500			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others		NU N/A N/A N/A N/A			
Education	:	H.S.C			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Electric and Hardware Business
Trade License No:	:	186 – 14/15
Business Experiences	:	3 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01747007202 / 01935843227
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Father has been a member of Grameen Bank since 2006 (9 years). At first he took a loan amount of BDT 5,000 from Grameen Bank. He expanded his existing store by the help of GB loan. NU's Father gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Ma Electric and Hardware		
Address/ Location	:	Ghoser Bazar, Chandair, word no-7,Garpara,Manikganj sadar, Manikganj.		
Total Investment in BDT	:	6,00,000		
Financing		Self BDT 4,00,000 (from existing business) - 67 % Required Investment BDT 2,00,000 (as equity) - 33 %		
Present salary/drawings from business (estimated)		7,000		
Proposed Salary		8,000		
i. Proposed Business % present gross profit margin	6 of :	20%		
ii. Estimated % of propo gross profit margin	osed :	20%		
iii. Agreed grace period	:	5 months		

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)		
Investments in different categories:	(1)	(2)	(1+2)		
(i) Present stock items: (ii) Advance :20,000 (iii) Metal Rack : 30000 Various kinds of Goods : 3,50,000	4,00,000				
(ii) Proposed stock items: Various kinds of Goods* : 2,00,000		2,00,000			
Total Capital	4,00,000	2,00,000	6,00,000		

INFO ON EXISTING BUSINESS OPERATIONS

5 1	Existing Business (BDT)					
Particulars Particulars Particulars	Daily	Monthly	Yearly			
Sales (A)	3000	90,000	10,80,000			
Less: Cost of sales (B)	2400	72,000	8,64,000			
Gross Profit (20%) (C) [C=(A-B)]	600	18,000	2,16,000			
Less: Operating Costs						
Electricity bill		400	4800			
Shop Rent		2,000	24,000			
Entertainment		200	2,400			
Present salary/Drawings- self		7,000	84,000			
Others (Transport, Chada, SMS, TL)		300	3600			
Non Cash Item:						
Depreciation Expenses (10%)		250	3000			
Total Operating Cost (D)		10,150	1,21,800			
Net Profit (C-D):		7,850	94,200			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,500	1,35,000	16,20,000	5500	1,65,000	19,80,000	6000	1,80,000	21,60,000
Less: Cost of sales (B)	3600	1,08,000	12,96,000	4400	1,32,000	15,84,000	4800	1,44,000	17,28,000
Gross Profit (20%) (C) [C=(A-B)]	900	27000	3,24,000	1100	33,000	3,96,000	1200	36,000	4,32,000
Less: Operating Costs									
Electricity bill		500	6,000		500	6,000		500	6000
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Entertainment		300	3600		300	3600		300	3600
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96000
Others		300	2,400		400	4800		400	4800
Non Cash Item:									
Depreciation Expenses (10%)		250	3000		250	3000		250	3000
Total Operating Cost (D)		11350	1,36,200		11450	1,37,400		11,450	1,37,400
Net Profit (C-D):		15,650	1,87,800		21,550	2,58,600		24,550	2,94,600
Gt payback			80,000			80,000			80,000
Retained Income:			1,07,800			1,78,600			2,14,600

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	1,87,800	2,58,600	2,94,600
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		50,300	2,31,900
	Total Cash Inflow	3,90,800	3,11,900	5,29,500
2.0	Cash Outflow			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan	60,500	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	Total Cash Outflow	3,40,500	80,000	80,000
3.0	Net Cash Surplus	50,300	2,31,900	4,49,500

SWOT ANALYSIS

Strength

- > Availability of Products Sourcing.
- ➤ Would Be Owner Gradually.
- > Skilled & 3 Years of Experience

WEAKNESS

- > Opponent in same areas
- > Lack of fund

OPPORTUNITIES

- > Expansion Of Business
- > To acquire financial solvency.

THREATS

- > Fire
- > Theft

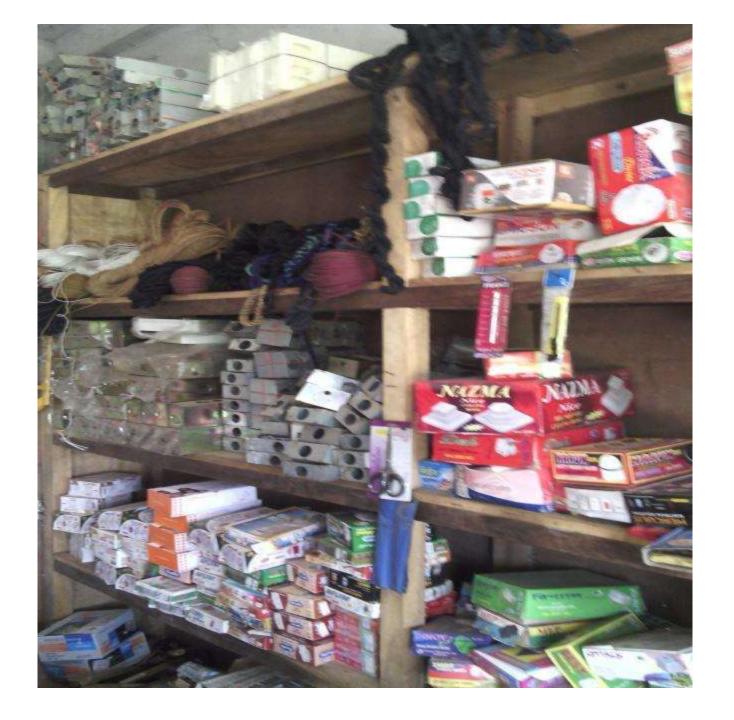
Pictures































Presented at 11th Internal Design Lab on June 17,2015 at GT

