

## Proposed NU Business Name: **MAKKA ELECTRONICS**



Project identification and prepared by: MD. Nasir,  
Bason Unit, Dhaka

Project verified by: MD. Rofiquel Islam



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

Name	:	<b>MD. SADDAM HOSSAIN MRIDHA</b>
Age	:	01-01-1990 (25 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Purbo Kolomeshar, P.O:National University P.S: Gazipur Sadar, 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>MOST. MINARA AKTER</b>
(iii) Father's name	:	<b>MD. NURU AMIN MRIDHA</b>
(iv) GB member's info	:	Branch: Gasa Gazipur, Centre # 15(Female), Member ID: 1900, Group No: 03 Member since: 27-08-1995 (20 Years) First loan: 5,000 taka.
Further Information:		Existing Loan: BDT 40,000, Outstanding loan: BDT 27,591
(v) Who pays GB loan installment	:	Mother
(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	:	Five years experience in running business. He has no training
Other Own/Family Sources of Income	:	House rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01681-064740
Mother's Contact No.	:	01988-794820
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bason Unit, Dhaka

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY**

MOST. MINARA AKTER joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MAKKA ELECTRONICS</b>
Location	:	Bot tola Road, Mridha Bari, Gazipur.
Total Investment in BDT	:	BDT 4,40,000
Financing	:	Self BDT 2,40,000(from existing business) 55% Required Investment BDT 2,00,000(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	40 ft x 12 ft= 480 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Television, Speaker, Blander Machine, Wear drop, Dressing table, TV Trolley, Cot, Rack etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing one employee.</li><li>▪Entrepreneur is owner of the shop.</li><li>▪Collects goods from Tongi, Dhaka. Gazipur.</li><li>▪Agreed grace period is 4 months.</li></ul>

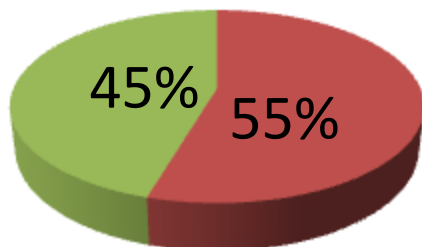
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Electronics & Furniture item	5,000	150,000	1,800,000
<b>Total Sales (A)</b>	<b>5,000</b>	<b>150,000</b>	<b>1,800,000</b>
<b>Less. Variable Expense</b>			
Electronics & Furniture item	4,250	127,500	1,530,000
<b>Total variable Expense (B)</b>	<b>4,250</b>	<b>127,500</b>	<b>1,530,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Electricity bill		600	7,200
Mobile Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staff)		2,500	30,000
Entertainment		400	4,800
<b>Total fixed Cost (D)</b>		<b>11,000</b>	<b>132,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,500</b>	<b>138,000</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Television (5 x 7500)	37,500	-	37,500
Speaker (3 x 5000)	15,000	-	15,000
Blander Machine (5 x 1500)	7,500	-	7,500
Wear drop (3 x 6500)	19,500	-	19,500
Dressing Table (3 x 5200)	15,600	-	15,600
TV trolley (10 x 2500)	25,000	-	25,000
Cot (3 x 15000)	45,000	-	45,000
Cot (10 x 7000)	-	70,000	70,000
Wear drop (5 x 8000)	-	40,000	40,000
Television (7500 x 10)	-	75,000	75,000
Computer	30,000	-	30,000
Speaker	10,000	-	10,000
Others	34,900	15,000	49,900
<b>Total</b>	<b>240,000</b>	<b>2,00,000</b>	<b>4,40,000</b>

## Source of Finance



■ Entrepreneur's Contribution 240,000

■ Investor's Investment 200,000

■ Total 440,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Electronics & Furniture item	7,000	210,000	2,520,000	2,646,000	2,778,300
<b>Total Sales (A)</b>	<b>7,000</b>	<b>210,000</b>	<b>2,520,000</b>	<b>2,646,000</b>	<b>2,778,300</b>
<b>Less. Variable Expense</b>					
Electronics & Furniture item	5,950	178,500	2,142,000	2,249,100	2,361,555
<b>Total variable Expense (B)</b>	<b>5,950</b>	<b>178,500</b>	<b>2,142,000</b>	<b>2,249,100</b>	<b>2,361,555</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,050</b>	<b>31,500</b>	<b>378,000</b>	<b>396,900</b>	<b>416,745</b>
<b>Less. Fixed Expense</b>					
Electricity bill		600	7,200	7,200	7,200
Mobile Bill		600	7,200	8,000	8,500
Transportation		3,000	36,000	38,000	40,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		3,500	42,000	42,000	42,000
Entertainment		500	6,000	7,000	7,500
<b>Non Cash Item</b>					
Depreciation		667	8,000	8,000	8,000
<b>Total Fixed Cost</b>		<b>13,867</b>	<b>166,400</b>	<b>170,200</b>	<b>173,200</b>
<b>Net Profit (E) [C-D]</b>		<b>17,633</b>	<b>211,600</b>	<b>226,700</b>	<b>243,545</b>
<b>Investment Payback</b>			<b>80,000</b>	<b>80,000</b>	<b>80,000</b>



# 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000		
1.2	Net Profit	211,600	226,700	243,545
1.3	Depreciation (Non cash item)	8,000	8,000	8,000
1.4	Opening Balance of Cash Surplus		139,600	294,300
	<b>Total Cash Inflow</b>	<b>419,600</b>	<b>374,300</b>	<b>545,845</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>280,000</b>	<b>80,000</b>	<b>80,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>139,600</b>	<b>294,300</b>	<b>465,845</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 05 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







# মস্কাত ইলেকট্রনিক্স

শ্রোঃ মোঃ সাদ্দাম হোসেন (মুখা)

বোর্ড বাজার, বটতলা রোড, মুখা বাড়ি, গাজীপুর। মোবাইলঃ ০১৬৮১-০৬৪৭৪০, ০১৭৪৫-০৯৯০১২

শ্রী, অসমীয়া, সুকেন্দ্র



**সবকা ইলেকট্রনিক্স**  
কোঃ কোঃ সাদ্দাম হোসেন (মুখা)  
বোম্বা বাজার, বটতলা মোড়, মুখা বাড়ি, গাজীপুর। ফোনঃ ০১৬৮১-০৬৪ ৭৪০, ০১৭৪৫-০৮৬০১৬





**নেকট্রনি স্ট্র**  
শ্রোঃ মোঃ সাদ্দাম হোসেন (মুখা)  
১ রোড, মুখা বাড়ি, গাজীপুর। মোবাইলঃ ০১৬৮১-০৬৪ ৭৪০, ০১৭৪৫-০৯৯০১২  
খাট, আসন, কুসেমা, প্যামফ্লেট, সিনেমা থেকে নতুন ও পুরনো সিনেমা বিক্রয় করা হয়





মোঃ মোঃ সাদ্দাম হোসেন (মুধা)  
গা নোড, মুধা বাড়ি, গাজীপুর। মোবাইল: ০১৬৮১-০৬৪৭৪০, ০১৭৪৫-০৯৯০১২

পট্টা, সালসা, সুকেল, কাগজের পল, সিলেবের বেক মাদন ও সাথে বিভিন্ন বিক্রয় করা হয়।



























# FAMILY PICTURE

