Proposed NU Business Name: MA ELECTRIC



Project identification and prepared by: Md. Shahidul Islam Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta				
Name	:	MD SOLIMAN		
Age	:	05-04-1989(27 Years)		
Education,	:	Class Eight		
Marital status	:	Unmarried		
Children	:	Nil		
No. of siblings:	:	4 Brothers & 4 Sisters		
Address	:	Vill:Shanbari P.O: Elasin, P.S: Delduar Dist: Tangail		
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 VANU BEGUM LATE MUKTAR ALI Branch: Elasin, Delduar, Centre # 15(Female), Member ID: 3993., Group No: 05 Member since: 18-12-1988 to 31-03-2007 (18 Years) First loan: 2000 taka. Existing loan: Nil		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil Mother No No 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	:	3 years experience in running business.
Training Info	:	He has 6 months training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Agriculture
Entrepreneur Contact No.	:	01625255026
Mother's Contact No.	:	001731763510
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

VANU BEGUM joined Grameen Bank since 18 years ago. At first she took 2000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture & Home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MA ELECTRIC	
Location	:	Elasin Bazar, Delduar, Tangail	
Total Investment in BDT	:	BDT 1,80,000	
Financing	:	Self BDT 1,00,000(from existing business) 56%	
		Required Investment BDT 80,000(as equity) 44%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10ft x 8ft= 80 square ft	
Security of the shop	:	Nil	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like: Electrics accessories items. 20% profit on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangail Agreed grace period is 4 months. 	

Existing Business (BDT)

Daily	Monthly	Yearly
2000	60000	720000
2000	60000	720000
1600	48000	576000
1,600	48000	576000
400	12000	144000
	400	4800
	200	2400
	500	6000
	5000	60000
	200	2400
	150	1800
	300	3600
	6,750	81000
	5,250	63000
	2000 2000 1600 1,600	2000 60000 2000 60000 1600 48000 1,600 48000 400 12000 400 200 500 5000 150 300 6,750

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Cable(15x1400)	21,000	20,000	41000	
Board(200pcx80)	16,000		16000	
Pipe(200pcx40)	8,000		8000	
Earthing rod(20x300)	6,000		6000	
Energy Balb(50x250)	12,500	12,500	25000	
Switch,holder,siling board,clear				
pump,holder	18,500	7,500	26000	
Fuse, socket, Indicator, Etc	18,000		18000	
Fan(20pc x 2000)		40000	40000	
Total	100,000	80,000	180000	

Source of Finance



Financial Projection (BDT)				
Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)		-		
Vaious Electric Accessories	3000	90000	1080000	1134000
Total Sales (A)	3000	90000	1080000	1134000
Less Variable Expense				
Vaious Electric Accessories	2400	72000	864000	907200
Item				
Total variable Expense (B)	2,400	72000	864000	907200
Contribution Margin (CM) [C=(A-B)	600	18000	216000	226800
Less Variable Expense				
Rent		400	4,800	4,800
Electricity bill		200	2400	3000
Transportation		850	10,200	11,500
Salary (Self)		5000	60000	60000
Entertainment		400	4800	6000
Guard		150	1800	1800
Mobile bill		450	5400	5800
Total fixed cost (D)		7,450	89,400	92,900
Net Profit (E)= [C-D]		10550	126600	133,900
Investment Payback			48,000	48,000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	126,600	133900
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		66600
	Total Cash Inflow	206600	200560
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000
2.3	Total Cash Outflow	140,000	60000
3	Net Cash Surplus	66,600	140500

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 03 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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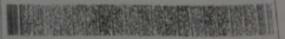
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FAMILY PICTURE

