

Proposed NU Business Name: **MA ELECTRIC & TELECOM**



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Mawna Unit, Gazipur

Project verified by: Md Rafiqul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	Tazim Uddin
Age	:	15-01-1991 (25 Years)
Education, till to date	:	HSC
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	1 Brother & 1 Sister
Address	:	Vill: Singdighi P.O:Dakshin Bartopa ,P.S: Sreepur 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	:	SUFIA
(iii) Father's name	:	KAMAL HOSSAIN
(iv) GB member's info	:	Branch: Mawna, Centre # 26(Female), Member ID: 2795, Group No: 04 Member since: 04-07-2004 (11 Years) First loan:3,000/- taka.
Further Information:		Existing Loan:1,00,000/- Taka Outstanding loan:34,400/- Taka
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01713508980
Mother's Contact No.	:	01678741109
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA joined Grameen Bank since 11 Years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business & house development.

Proposed Nobin Udyokta Business Info

Business Name	:	MA ELECTRIC & TELECOM
Location	:	Seagal Mor
Total Investment in BDT	:	BDT 1,25,000
Financing	:	Self BDT 55,000 (from existing business) 44% Required Investment BDT 70,000 (as equity) 56%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 20 ft= 240 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Electrical, Mobile accessories ,Servicing & Grocery items.▪Average 15% gain on sales.▪The business is operating by entrepreneur.▪Existing no employee, one will be appointed after getting equity money.▪The shop is rented.▪Collects goods from Dhaka,Baburhat▪Agreed grace period is 4 months.

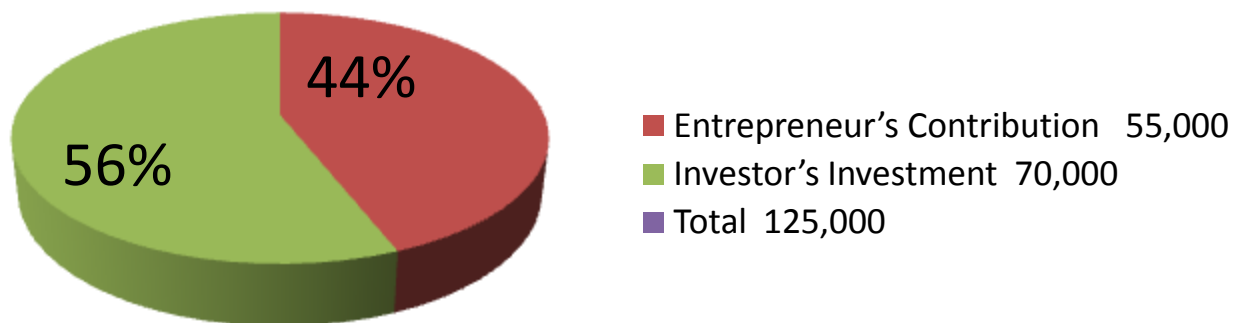
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Electrical, Mobile accessories & Grocery items.	2000	60000	720000
Servicing	300	9000	108000
Total Sales (A)	2300	69000	828000
Less Variable Expense			0
Electrical, Mobile accessories & Grocery items.	1700	51000	612000
Servicing	50	1500	18000
Total variable Expense (B)	1,750	52500	630000
Contribution Margin (CM) [C=(A-B)]	550	16500	198000
Less Variable Expense			
Electricity bill		1000	12000
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		100	1200
Mobile bill		200	2400
Total fixed cost (D)		6,600	79200
Net Profit (E)= [C-D]		9,900	118800

Investment Breakdown

Particulars	Existing	Proposed	Total
Bulb,Energy bulb,Socket,Coil,Switch,Cutout,Holder,	15,120		15120
Mobile,Charger,Speaker,Memory,Screen paper,Battery,Sim,Earphone,Cable,Cover	25,950	10,500	36450
Sope,Coconut oil,Toothpaste,Biscuit,Chanachur,Shemai,Umbrella, Wallclock	13,930	44,500	58430
Fan		15,000	15000
	55,000	70,000	125000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Electrical, Mobile accessories & Grocery items.	4000	120000	1440000	1512000
Servicing	300	9000	108000	113400
Total Sales (A)	4300	129000	1548000	1625400
Less Variable Expense				
Electrical, Mobile accessories & Grocery items.	3400	102000	1224000	1285200
Servicing	300	9000	108000	113400
Total variable Expense (B)	3,700	111000	1332000	1398600
Contribution Margin (CM) [C=(A-B)	850	25500	306000	321300
Less Variable Expense				
Electricity bill		1000	12000	12500
Transportation		500	6,000	6,200
Salary (Self)		5000	60000	60000
Salary(Staff)		4000	48000	48000
Entertainment		100	1200	1200
Mobile bill		300	3600	3700
Total fixed cost (D)		10,900	130,800	131,600
Net Profit (E)= [C-D]		14600	175200	189,700
Investment Payback			42,000	42,000

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	70,000	
1.2	Net Profit	175,200	189,700
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		133,200
	Total Cash Inflow	245200	322900
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112,000	42000
3	Net Cash Surplus	133,200	280900

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 12 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

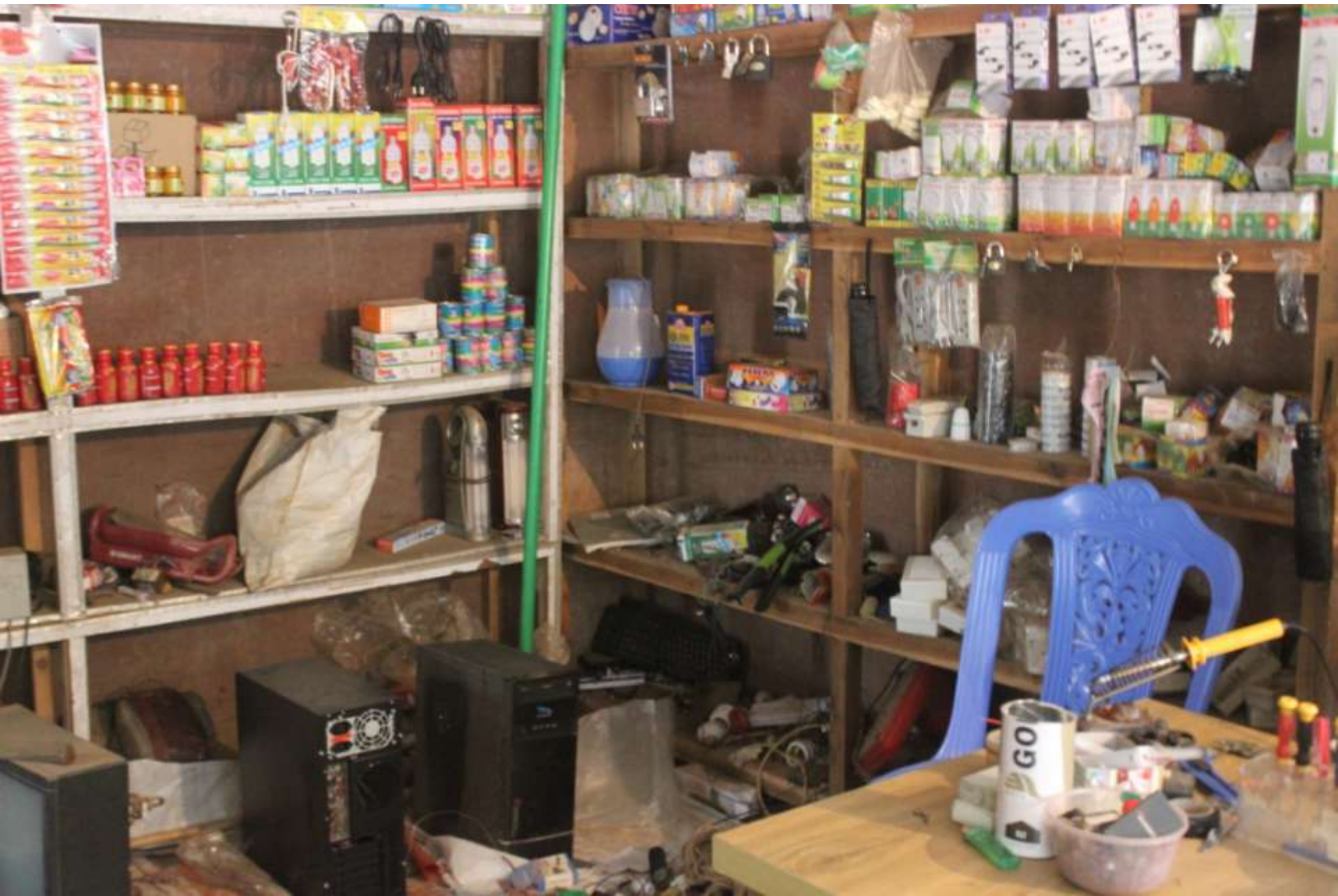
THREATS

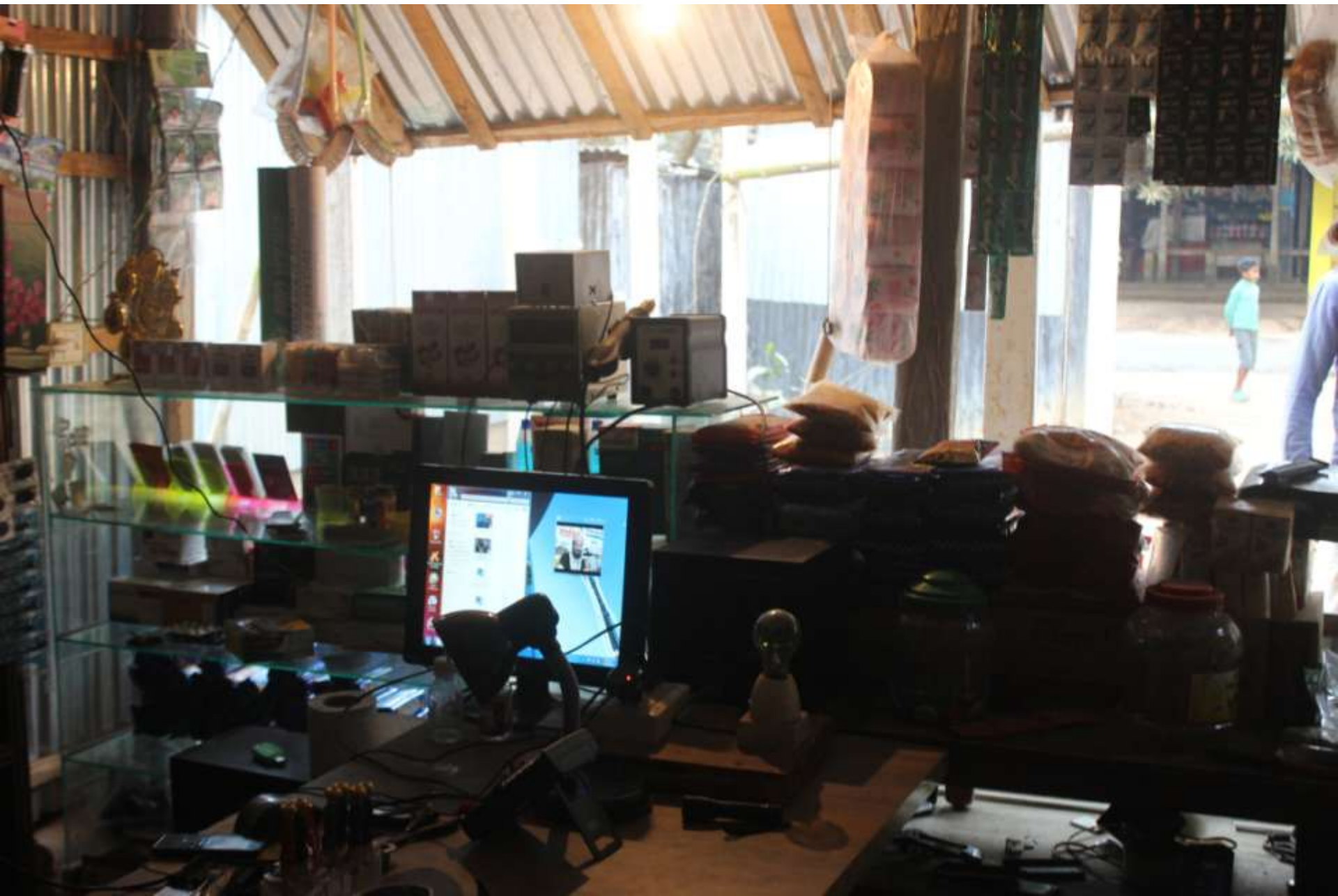
Theft
Fire
Political unrest

Pictures











FAMILY PICTURE

