

Proposed NU Business Name: **MAA ELECTRIC**



Project identification and prepared by: Bella Hossain,
Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	FOKRUL ISLAM
Age	:	01-01-1985 (25 Years)
Education, till to date	:	Ten
Marital status	:	Unmarried
Children	:	N/A.
No. of siblings:	:	04 Sisters
Address	:	Vill: Chanpur, P.O: Silonyia, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SALMA AKTER
(iii) Father's name	:	RUHUL AMIN
(iv) GB member's info	:	Branch: Joyloskor, Dagonvuiyan, Centre # 37(Female), Member ID: 2751, Group No: 01 Member since: 03/04/2013 Still (<i>Running</i>) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 30,000, Outstanding loan:19437
(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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	08 years experience in running business. 05 years own business. He has 03 years training
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01823-153664
Family's Contact No.	:	01858-605110
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

RUHUL AMIN joined Grameen Bank since 06 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture

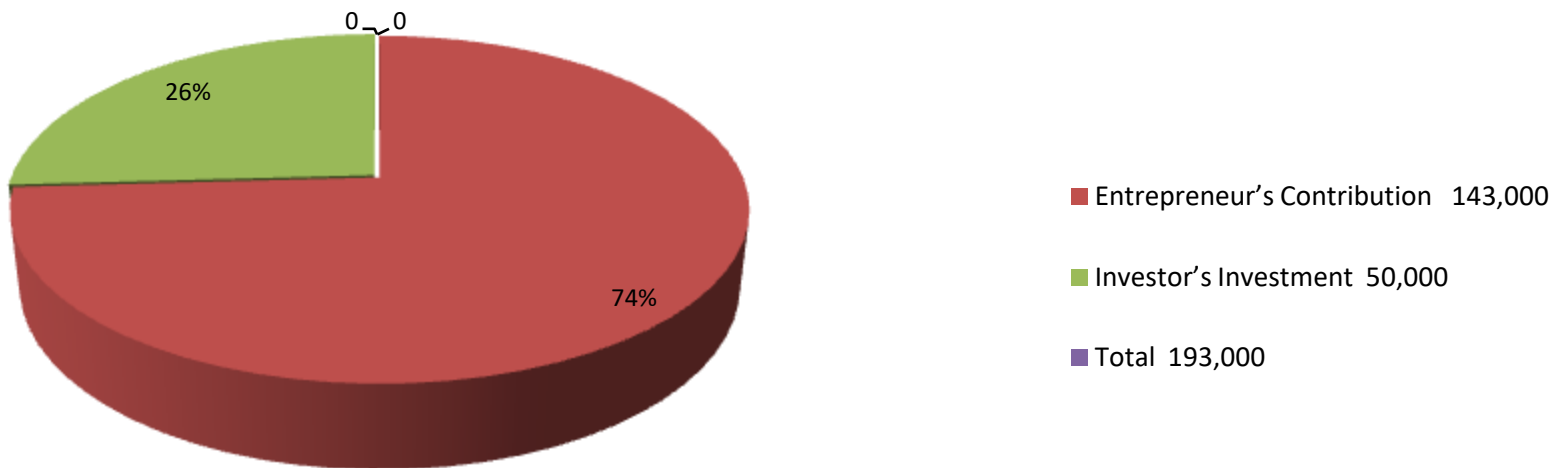
Proposed Nubbin Udyokta Business Info

Business Name	:	MAA ELECTRIC
Location	:	Chanpur road,Siloniya bazar, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 1,93,,000/-
Financing	:	Self BDT 1,43,,000/-(from existing business)74% Required Investment BDT 50,000/-(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electrics Items etc.▪Average 30% gain on sale.▪The business is operating by entrepreneur. Existing One employees.▪One will be appointed after receiving equity money▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electrics Items etc	2,000	60000	720000
Total sales (A)	2000	60000	720000
Less Variable Exp.			
Electrics Items etc	1400	42000	504000
Total Variable exp. (B)	1400	42000	504000
Contribution Margin CM [C= (A-B)]	600	18000	216000
less fixed exp.			
Rent		1400	16800
Electricity bill		500	6000
Transportation		500	6000
Salary (self)		5000	60000
Salary(staff)		5000	60000
Entertainment		200	2400
Gird		60	720
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		13160	157920
Nit profit		4840	58080

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
L.E.D Light	20	300	6000	20	300	6000	12000
Two Pin Soket	50	130	6500	0	0	0	6500
Three Pin Soket	100	150	15000	0	0	0	15000
Energy Light	100	250	25000	20	250	5000	30000
Holder	20	300	6000	50	150	7500	13500
Plastic Pipe	200	50	10000	100	50	5000	15000
Main Swice	20	300	6000	10	300	3000	9000
Serket Braker	30	250	7500	15	250	3750	11250
Regulator	30	200	6000	15	200	3000	9000
Cables	10	1500	15000	0	0	16750	31750
Others	0	0	20000	0	0	0	20000
Security	0		20000			0	20000
Total	580	3430	143000	230	1500	50000	193000



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Electrics Items etc	2800	84000	1008000	1058400	1111320
Total Sales (A)	2800	84000	1008000	1058400	1111320
less variable Expenses					
Electrics Items etc	1960	58800	705600	740880	777924
Total variable Expenses (B)	1960	58800	705600	740880	777924
Contribution Margin (CM)= (A-B)	840	25200	302400	317520	333396
Less Fixed Expenses					
Rent		1400	16800	16800	16800
Electricity bill		1000	12000	12200	12400
Transportation		1000	12000	12200	12400
Salary (self)		5000	60000	60000	60000
Salary(staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gird		60	720	720	720
Generator		0	0	0	0
Mobile bill		700	8400	8600	8800
Total fixed cost (D)		19360	232320	243936	256132.8
Net Profit (E) (C-D)		5840	70080	73584	77263.2
Investment Payback			20000	20000	20000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	70080	73584	77263.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50,080	103,664
	Total Cash Inflow	120,080	123,664	180,927
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	50,080	103,664	160,927

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 08 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















