

Proposed NU Business Name: **Ms Maa Electronics**

## ২য় দফার আবেদন

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Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

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

Name	:	<b>Md Abul kalam ajad</b>
Age	:	20-08-1983(34 Years)
Education, till to date	:	S.S.C
Marital status	:	married
Children	:	1 Son
No. of siblings:	:	2 Brothers & Sister
Address	:	Vill:Hatia bazae , P.O: elenga, P.S: Bhuapur,Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	<b>Mst Asia begum</b>
(iii) Father's name	:	<b>Md ajjur Rahman</b>
(iv) GB member's info	:	Branch:Aloa Bhuapur, Centre # 45(male), Member ID:5233, Group No: 03 Member since: 12-10-03 (13Years) First loan: 3,000 taka. Existing loan: 40,000 taka Outstanding loan:
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Four years experience in running business. He has 1 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-594744
Mother's Contact No.	:	01768-470559
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Mst Asia begum** joined Grameen Bank since 13 years ago. At first He took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in cow rearing and home development.

# Proposed Nobin Udyokta Business Info

Business Name	:	<b>Ms Maa Electronics</b>
Location	:	Hatia bazar , elenga kalihati Tangail
Total Investment in BDT	:	BDT 1350,000
Financing	:	Self BDT 10,00,000(from existing business) 74% Required Investment BDT 350,000(as equity) 26%
Present salary/drawings from business (estimates)	:	BDT 10000
Proposed Salary	:	BDT 12000
Size of shop	:	12 ft x12 ft= 144 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Energy bulb,Charger,Remote,Cable,Rod,Switch etc.</li><li>▪Average 15% gain on sale.</li><li>▪The business is operating by Entrepreneur.</li><li>▪The shop is rented.</li><li>▪Collects goods fromElenga Bazar.</li><li>▪Agreed grace period is 3 months.</li></ul>

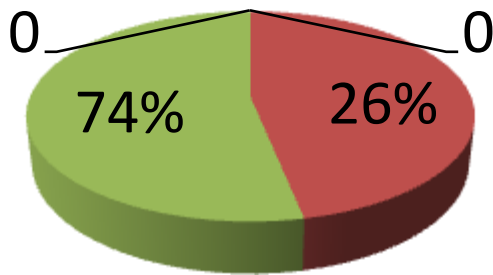
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fridge, Television,Gass, other	4,500	135,000	1,620,000
	4,500	135,000	1,620,000
<b>Less. Variable Expense</b>			
Fridge, Television,Gass, other	3,600	108,000	1,296,000
<b>Total variable Expense (B)</b>	<b>3,600</b>	108,000	1,296,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	900	27,000	324,000
<b>Less. Fixed Expense</b>			
Rent		3,000	36,000
Electricity Bill		500	6,000
Transportation		500	6,000
Salary (self)		10,000	120,000
Salary (stuff)		-	-
Entertainment		500	6,000
Guard		200	2,400
Generator Bill		200	2,400
Mobile Bill		600	7,200
<b>Total fixed Cost (D)</b>		<b>15,500</b>	<b>186,000</b>
<b>Net Profit (E) [C-D]</b>		<b>11,500</b>	<b>138,000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Fridge	20	20,000	400,000	15	20,000	300,000	700,000
Television	20	10,000	200,000	5	10,000	50,000	250,000
Gass	40	1,000	40,000			-	40,000
Stove	60	1,500	90,000			-	90,000
Other			170,000			-	170,000
Sceurity			100,000			-	<b>100,000</b>
			<b>1,000,000</b>			<b>350,000</b>	<b>1,350,000</b>

## Source of Finance



Entrepreneur Contribution	<b>1,000,000</b>
Investors Investment	<b>350,000</b>
<b>Total Investment</b>	<b>1,350,000</b>

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd year</b>
<b>Revenue (sales)</b>					
Fridge, Television,Gass, other	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Total Sales (A)</b>	5,000	150,000	1,800,000	1,890,000	1,984,500
<b>Less. Variable Expense</b>					
Fridge, Television,Gass, other	4,000	120,000	1,440,000	1,512,000	1,587,600
<b>Total variable Expense (B)</b>	<b>4,000</b>	120,000	1,440,000	1,512,000	1,587,600
<b>Contribution Margin (CM)</b> [C=(A-B)]	1,000	30,000	360,000	378,000	396,900
<b>Less. Fixed Expense</b>					
Rent		3,000	36,000	36,000	36,000
Electricity Bill		500	6,000	6,000	6,000
Transportation		500	6,000	6,000	6,000
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		-	-	-	-
Entertainment		500	6,000	6,000	6,000
Guard		200	2,400	2,400	2,400
Generator Bill		200	2,400	2,400	2,400
Mobile Bill		600	7,200	7,200	7,200
<b>Total fixed Cost (D)</b>		<b>15,500</b>	<b>186,000</b>	<b>186,000</b>	<b>186,000</b>
<b>Net Profit (E) [C-D]</b>		<b>14,500</b>	<b>174,000</b>	<b>182,700</b>	<b>174,000</b>
<b>Payback</b>			<b>140 000</b>	<b>140 000</b>	<b>140 000</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	Investment Infusion by Investor	350,000		
1	Net Profit	174,000	182,700	174,000
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		34,000	76,700
	<b>Total Cash Inflow</b>	<b>524,000</b>	<b>216,700</b>	<b>250,700</b>
<b>2</b>	<b>Cash Outflow</b>			
2	Purchase of Product	350,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	140,000	140,000	140,000
	<b>Total Cash Outflow</b>	<b>490,000</b>	<b>140,000</b>	<b>140,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>34,000</b>	<b>76,700</b>	<b>110,700</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 04 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



# WALTON

তোয়া ইলেকট্রনিক্স, পুরাতন বাসস্ট্যান্ড ঢাকা রোড, টাঙ্গাইল  
এর  
মা ইলেকট্রনিক্স হাতিয়া বাজার থেকে  
১টি এলইডি কিনে ৫০০০/- টাকার ক্যাশ ভাউচার পেয়েছেন  
মোঃ রেজাউল ০১৭৭২-২১৬১৮০

গ্রাম: দেউপুর, পোঃ দেউপুর, খানা: কালিহাতি, জেলা: টাঙ্গাইল।

প্রয়োজনে পাশে  
বিকাশ

bKash

একটি মুদ্রক ব্যালক









WAITON

IMAL  
T.M. 121

Waiton







# FAMILY PICTURE

