

Proposed NU Business Name: **MAA ELECTRIC**



Project identification and prepared by: Zahidul Kamal,
Feni Sadar Unit, Feni
Project verified by: Md. Ebadot Hossain



Brief Bio of The Proposed Nobin Udyokta

Name	:	ABDUR ROHIM
Age	:	14-08-1985 (33 Years)
Education, till to date	:	Class 05
Marital status	:	Married
No. of Childrens	:	02 Son
No. of siblings:	:	04 Brothers 02 Sisters
Address	:	Vill: South Khanebari P.O: Sosordi ; P.S: Feni Sadar ; 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	:	LATE FATEMA BEGUM
(iii) Father's name	:	ABDUL MALEK
(iv) GB member's info	:	Branch: Sosordi, Centre # 32 (male), Member ID: 3125, Group No: 07 Member since: 11-01-1999 To 2012 (13 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 70,000 Outstanding loan: Nill
(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	:	05 years experience in running business. 08 Years in own business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01775-932800
Family's Contact No.	:	01825-745953
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ABDUL MALEK joined Grameen Bank since 13 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	MAA ELECTRIC
Location	:	South Khanebari, Feni
Total Investment in BDT	:	BDT 214,000/-
Financing	:	Self BDT 264,000/- (from existing business) 84% Required Investment BDT 50,000/- (as equity) 16%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 12 ft= 180 square ft
Security	:	100,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Switch, Energy Bulb, Charge Light, GI Fittings etc▪Average 15% gain on sales.▪The shop is rented.▪The business is operating by entrepreneur. Existing no employee.▪Collects goods from Feni.▪Agreed grace period is 3 months.

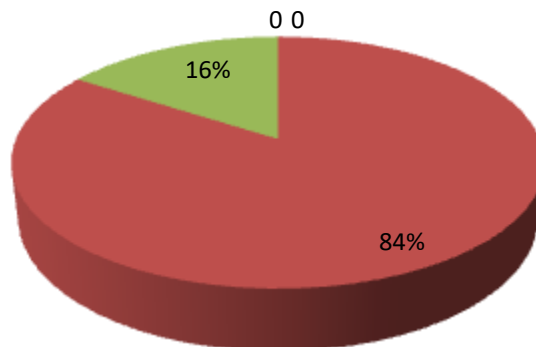
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Switch, Energy Bulb, Charge Light, GI Fittings etc	8,000	240,000	2,880,000
Total Sales (A)	8,000	240,000	2,880,000
Less Variable Expense			
Switch, Energy Bulb, Charge Light, GI Fittings etc	6,800	204,000	2,448,000
Total variable Expense (B)	6,800	204,000	2,448,000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000
Less Variable Expense			
Rent		1,300	15,600
Electricity bill		400	4,800
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		150	1,800
Generator		300	3,600
Mobile bill		300	3,600
Total fixed cost (D)		9,750	117,000
Net Profit (E)= [C-D]		26,250	315,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Energy Bulb	10	1000	10,000	20	1000	20000	30,000
Bulb	200	20	4,000	0	0	0	4,000
Fan	20	1500	30,000	20	1500	30,000	60,000
Cable	10	5000	50,000	0	0	0	50,000
Gift	100	250	25,000	0	0	0	25,000
Pipe	100	50	5,000	0	0	0	5,000
Switch	20	500	10,000	0	0	0	10,000
Charger Light	50	200	10,000	0	0	0	10,000
Cosmetics	1	20000	20,000	0	0	0	20,000
Security	1	100000	100,000				100,000
Total	512	128520	264,000	40	2500	50,000	314,000

Source of Finance



- Entrepreneur's Contribution 264,000
- Investor's Investment 50,000
- Total 314,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Switch, Energy Bulb, Charge Light, GI Fittings etc	9,000	270,000	3240000	3402000	3572100
Total Sales (A)	9,000	270,000	3240000	3402000	3572100
Less Variable Expense					
Switch, Energy Bulb, Charge Light, GI Fittings etc	6,750	202,500	2430000	2551500	2679075
Total variable Expense (B)	6,750	202,500	2430000	2551500	2679075
Contribution Margin (CM) [C=(A-B)]	2,250	67,500	810000	850500	893025
Less Variable Expense					
Rent		1,300	15,600	15,600	15,600
Electricity bill		600	7,200	7,500	8,000
Transportation		2,500	30,000	30,500	31,000
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Guard		150	1,800	1,800	1,800
Generator		300	3,600	3,600	3,600
Mobile bill		400	4,800	5,000	5,300
Total fixed cost (D)		10,550	123,000	127,600	128,900
Net Profit (E)= [C-D]		56,950	687,000	722,900	764,125
Investment Payback			20,000	20,000	20,000

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	687,000	722,900	764,125
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		667,000	1,369,900
	Total Cash Inflow	737,000	1,389,900	2,134,025
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)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	667,000	1,369,900	2,114,025

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 05 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



মা ইলেকট্রিক্স

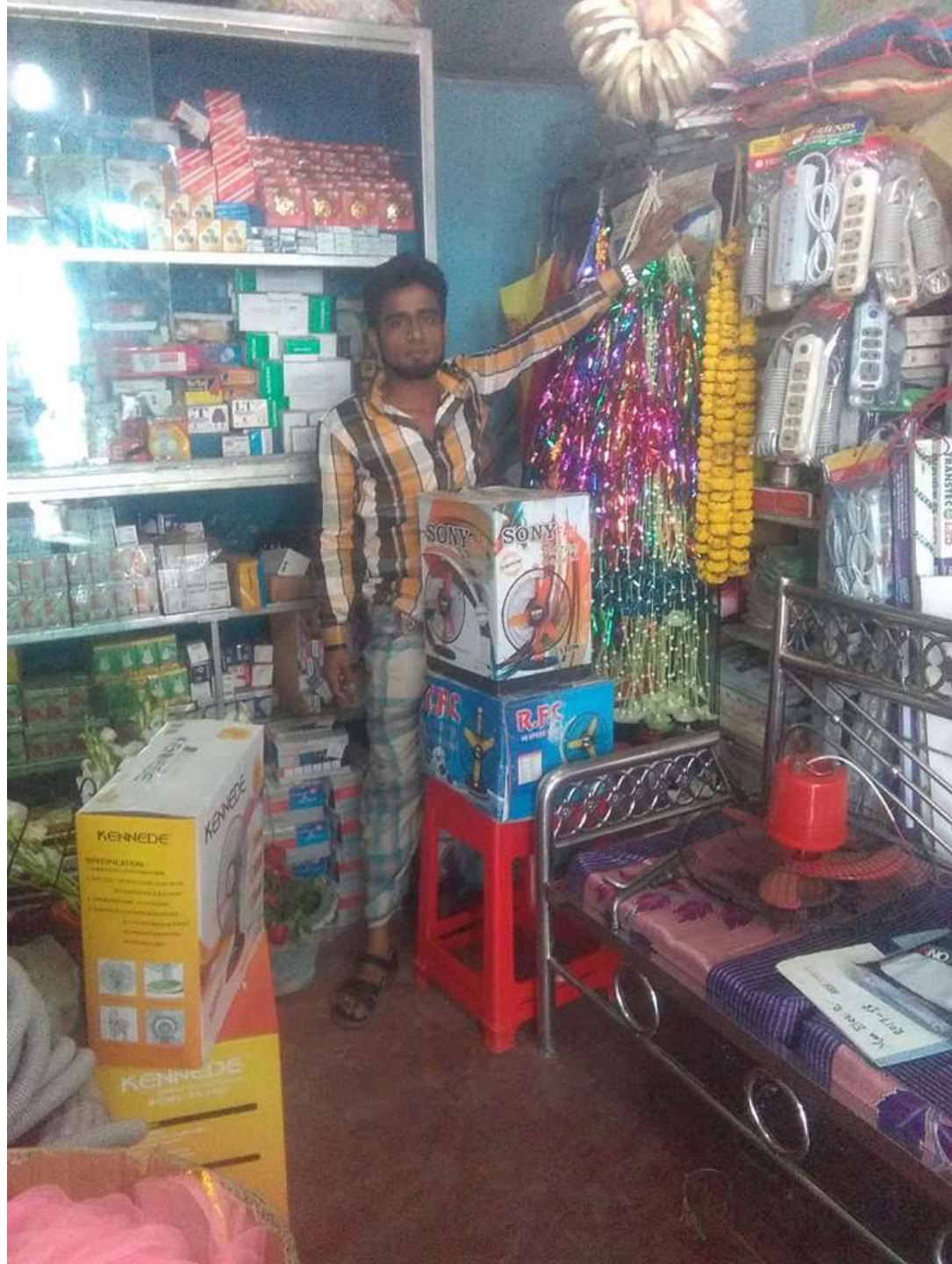
আলোকসজ্জা, ইলেকট্রিক
মালামাল বিক্রয় ও হাউজ
ওয়ারিং এর কাজ করা হয়
ও সোরোয়ানী-পাগড়ী
তাড়া দেওয়া হয়।

মোঃ আব্দুর রহিম
০১৮২৫-৭৪৫৯৫৩
০১৮১১-১২২৩৫৪
নিউ মার্কেট (মেইন রোড)
শশদি বাজার, ফেনী।

হাউজ
ওয়ারিং
এর
কাজ
করেন
মোঃ আব্দুর
রহিম
০১৮১১-৩৬০০৬৬









FAMILY PICTURE

