

## A Nobin Udyokta Project

Proposed NU Business Name : **Ma Electric & Hardware**



NU Identified and PP Prepared:  
Md. Nazmul Karim (Manikganj Unit)  
Verified by :  
Md. Khalilur Rahman

Presented by :  
Md. Awlad Hossain

**GRAMEEN TRUST**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name	:	Md. Awlad Hossain
Age	:	22 years
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	2 brothers (1 Brother student.)
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mrs. Rezia Begum
(iii) Father's name	:	Mr. Md Zalal
(iv) GB member's info	:	Branch: Garpara Manikganj Branch,      Centre: 7/P Loanee no.: 10182, Member since: 2006,                      First loan: Tk. 5,000 Existing loan: Tk.95,000,                      Outstanding: Tk.60,500
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Electric and Hardware Business
Trade License No:	:	186 – 14/15
Business Experiences	:	3 years :
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01747007202 / 01935843227
NU Project Source/Reference	:	GT Manikganj Unit, Manikganj

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Father has been a member of Grameen Bank since 2006 (9 years). At first he took a loan amount of BDT 5,000 from Grameen Bank. He expanded his existing store by the help of GB loan. NU's Father gradually improved their life standard by using GB loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Ma Electric and Hardware</b>
Address/ Location	:	Ghoser Bazar, Chandair, word no-7, Garpara, Manikganj sadar, Manikganj.
Total Investment in BDT	:	6,00,000
Financing	:	Self BDT 4,00,000 (from existing business) - 67 % Required Investment BDT 2,00,000 (as equity) - 33 %
Present salary/drawings from business (estimated)	:	7,000
Proposed Salary	:	8,000
i. Proposed Business % of present gross profit margin	:	<b>20%</b>
ii. Estimated % of proposed gross profit margin	:	<b>20%</b>
iii. Agreed grace period	:	<b>5 months</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>(i) Present stock items :</b> (ii) Advance :20,000 (iii) Metal Rack : 30000 Various kinds of Goods : 3,50,000	4,00,000		
<b>(ii) Proposed stock items:</b> Various kinds of Goods* : 2,00,000		2,00,000	
<b>Total Capital</b>	<b>4,00,000</b>	<b>2,00,000</b>	<b>6,00,000</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3000	90,000	10,80,000
<i>Less: Cost of sales (B)</i>	2400	72,000	8,64,000
<b>Gross Profit (20%) (C) [C=(A-B)]</b>	600	18,000	2,16,000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		400	4800
Shop Rent		2,000	24,000
Entertainment		200	2,400
Present salary/Drawings- self		7,000	84,000
Others (Transport,Chada,SMS,TL)		300	3600
<b>Non Cash Item:</b>			
Depreciation Expenses (10%)		250	3000
<b><i>Total Operating Cost (D)</i></b>		<b>10,150</b>	<b>1,21,800</b>
<b>Net Profit (C-D):</b>		<b>7,850</b>	<b>94,200</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	4,500	1,35,000	16,20,000	5500	1,65,000	19,80,000	6000	1,80,000	21,60,000
<i>Less: Cost of sales (B)</i>	3600	1,08,000	12,96,000	4400	1,32,000	15,84,000	4800	1,44,000	17,28,000
<b>Gross Profit (20%) (C) [C=(A-B)]</b>	<b>900</b>	<b>27000</b>	<b>3,24,000</b>	<b>1100</b>	<b>33,000</b>	<b>3,96,000</b>	<b>1200</b>	<b>36,000</b>	<b>4,32,000</b>
<i>Less: Operating Costs</i>									
Electricity bill		500	6,000		500	6,000		500	6000
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Entertainment		300	3600		300	3600		300	3600
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96000
Others		300	2,400		400	4800		400	4800
<b>Non Cash Item:</b>									
Depreciation Expenses (10%)		250	3000		250	3000		250	3000
<b>Total Operating Cost (D)</b>		<b>11350</b>	<b>1,36,200</b>		<b>11450</b>	<b>1,37,400</b>		<b>11,450</b>	<b>1,37,400</b>
<b>Net Profit (C-D):</b>		<b>15,650</b>	<b>1,87,800</b>		<b>21,550</b>	<b>2,58,600</b>		<b>24,550</b>	<b>2,94,600</b>
<b>Gt payback</b>			<b>80,000</b>			<b>80,000</b>			<b>80,000</b>
<b>Retained Income:</b>			<b>1,07,800</b>			<b>1,78,600</b>			<b>2,14,600</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>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	2,00,000		
1.2	Net Profit	1,87,800	2,58,600	2,94,600
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus		50,300	2,31,900
	<b>Total Cash Inflow</b>	<b>3,90,800</b>	<b>3,11,900</b>	<b>5,29,500</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	2,00,000		
2.2	Payment of GB Loan	60,500	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>3,40,500</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>50,300</b>	<b>2,31,900</b>	<b>4,49,500</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Would Be Owner Gradually.
- Skilled & 3 Years of Experience

## **W**EAKNESS

- Opponent in same areas
- Lack of fund

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency.

## **T**HREATS

- Fire
- Theft

Pictures





CONA  
BANKOK  
idea  
SUPER ATCO  
idea  
SUPER ATCO

BAIKOT  
BAIKOT  
BAIKOT  
SAIKO  
SAIKO  
SAIKO

FRANCE  
FRANCE

NAZMA  
Nice CERAMIC  
NAZMA  
Nice CERAMIC

HERCULES  
HERCULES

Home decorative products  
Heavy Duty Fasteners

SCISSORS

SAIKO  
SAIKO  
SAIKO

HERCULES  
HERCULES































**Presented at 11<sup>th</sup> Internal Design  
Lab on June 17,2015 at GT**

