

Proposed NU Business Name: **MA ELECTRIC**



Project identification and prepared by: Md Shahinur Rahman,
Shepur Unit, Bagura

Project verified by: Md Mozaharul Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD JESAR ALI
Age	:	26-09-1987 (29 Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill: Kondipur P.O: Chonka, P.S: Sherpur Dist: Bagura
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST AYESHA BEGUM
(iii) Father's name	:	MD TOMIR UDDIN
(iv) GB member's info	:	Branch: Mirzapur, Sherpur, Centre # 50(Female), Member ID: 4091/1, Group No:06 Member since: 30-03-2009 (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 15,000, Outstanding loan: Nil
(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	:	08 years experience in running business. Own business 08 Years He has 06 months training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01704-895802
Mother's Contact No.	:	01726-614959
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd Sherpur Unit, Bogura

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST AYESHA BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA ELECTRIC
Location	:	Chonka Baazar
Total Investment in BDT	:	BDT 110,000/-
Financing	:	Self BDT 60,000/-(from existing business) 55% Required Investment BDT 50,000/-(as equity) 45%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	10 ft x 06 ft = 60 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; Cable, Light, Switch, socket etc▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪01 will be appointed after getting equity money.▪The shop is own.▪Collects goods from Sherpur, Bogra▪Agreed grace period is 3 months.

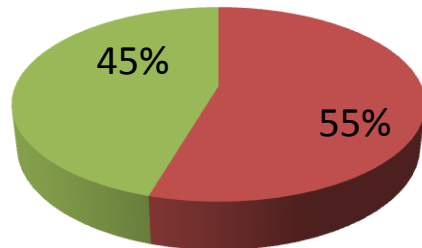
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Cable, Light, Switch, socket etc	3000	90000	1080000
Total Sales (A)	3000	90000	1080000
Less Variable Expense			
Cable, Light, Switch, socket etc	2550	76500	918000
Total variable Expense (B)	2,550	76500	918000
Contribution Margin (CM) [C=(A-B)]	450	13500	162000
Less Variable Expense			
Rent		350	4200
Electricity bill		150	1800
Transportation		300	3600
Salary (self)		5000	60000
Entertainment		200	2400
Guard		150	1800
Mobile bill		300	3600
Total fixed cost (D)		6,450	77400
Net Profit (E)= [C-D]		7,050	84600

Investment Breakdown

Existing				Proposed			
Particulars	Qty	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	
BRB	11	1250	13,750	15	1,250	18,750	32,500
Energy	8	238	1,904	15	238	3,570	5,474
Cutout	40	95	3,800		0	0	3,800
Switch socket	25	72	1,800	0	0	0	1,800
Torch light	17	200	3,400	30	200	6,000	9,400
Switch socket	1	13000	13,000	0	0	0	13,000
RFL, bulb	84	18	1,512	0	0	0	1,512
Switch socket	25	300	7,500		0	15,000	22,500
Gan switch	7	430	3,010			0	3,010
Others			10,324			6,680	17,004
Total		15603	60,000	30	0	50,000	110,000

Source of Finance



- Entrepreneur's Contribution 60,000
- Investor's Investment 50,000
- Total 110,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Cable, Light, Switch, socket etc	5500	165000	1980000	2079000
Total Sales (A)	5500	165000	1980000	2079000
Less Variable Expense				
Cable, Light, Switch, socket etc	4675	140250	1683000	1767150
Total variable Expense (B)	4,675	140250	1683000	1767150
Contribution Margin (CM) [C=(A-B)]	825	24750	297000	311850
Less Variable Expense				
Rent		350	4,200	4,200
Electricity bill		250	3000	3,200
Transportation		500	6000	6,400
Salary (self)		5000	60000	60,000
Salary(Staff)		4000	48000	48,000
Entertainment		200	2400	2,400
Guard		150	1800	1,800
Mobile bill		350	4200	4,400
Total fixed cost (D)		10,650	127800	128,600
Net Profit (E)= [C-D]		14100	169200	183,250
Investment Payback			30,000	30,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	169,200	183,250
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		139,200
	Total Cash Inflow	219200	322450
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)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	139,200	292450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 07 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



Linkin Park







FAMILY PICTURE

