

Proposed NU Business Name: **MA ELECTRONICS**



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Mohasthans Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



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

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

Name	:	<b>MD. RAKIB HOSSEN (MANIK)</b>
Age	:	25-10-1990 (27Years)
Education, till to date	:	H S C
Marital status	:	Unmarried
Children	:	Null
No. of siblings:	:	02 Sisters
Address	:	Vill: Boroshorolour P.O Bangla BazarP.S:Bogra Shodor Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>MST. ROESHONARA</b>
(iii) Father's name	:	<b>MD. MOTIUR RAHMAN</b>
(iv) GB member's info	:	Branch:Namuja, Centre # 043(Female), Member ID: 4803, Group No: 07 Member since: 02-03-1996(10Years) First loan: BDT 10,000 /- Existing Loan: BDT 120,000/- Outstanding loan: BDT78200/-
Further Information:		
(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	:	06 years experience in running business. 04 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740976831
Family's Contact No.	:	01740019941
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ROWSHONARA** joined Grameen Bank since 10 years ago. At first she took BDT10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA ELECTRONICS</b>
Location	:	Boroshorolpur Bazar, P.S: Bogra, Dist: Bogra
Total Investment in BDT	:	BDT 1,30000/-
Financing	:	Self BDT 70000/- (from existing business) 39% Required Investment BDT 60,000/- (as equity) 61%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	08 ft x 15 ft= 120 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Mobile accessories, recharge, memory card, etc.</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no labor.</li><li>▪After getting equity fund 01 labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

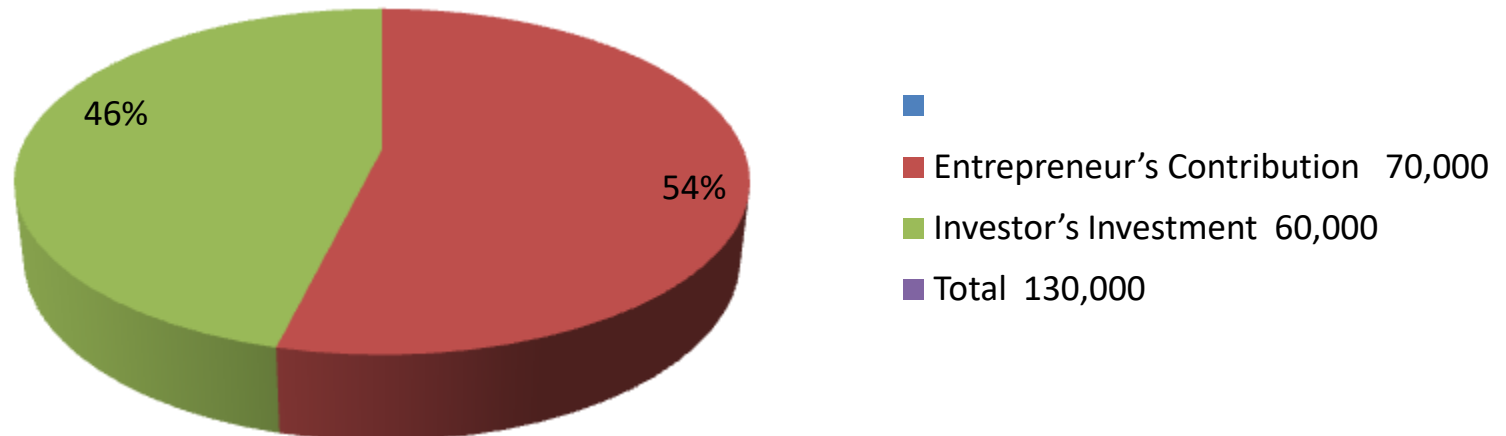
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Mobile accessories, recharge, memori card	1,000	30,000	360,000
<b>Total Sales (A)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>
<b>Less. Variable Expense</b>			
Mobile accessories, recharge, memori card	20	22,500	270,000
<b>Total variable Expense (B)</b>	<b>20</b>	<b>22,500</b>	<b>270,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>200</b>	<b>7,500</b>	<b>90,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		200	2,400
Salary (self)		5,000	60,000
Mobile Bill		200	2,400
<b>Total fixed Cost (D)</b>		<b>5,900</b>	<b>70,800</b>
<b>Net Profit (E) [C-D]</b>		<b>1,600</b>	<b>19,200</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Han	20	300	6,000	0	0	0	6,000
Feed	50	70	3,500	0	0	0	3,500
Medicine	100	250	25,000	0	0	0	25,000
Egg	100	50	5,000	0	0	0	5,000
Medicine	20	350	7,000	0	0	0	7,000
others	100	150	15,000	0	0	0	15,000
Syrup	10	500	5,000	0	0	0	5,000
Locektil	1	3500	3,500	0	0	0	3,500
Sarzil	0	0	0	1	30000	30,000	30,000
Ace+	0	0	0	20	1500	30,000	30,000
<b>Total</b>	<b>401</b>	<b>0</b>	<b>70000</b>	<b>21</b>	<b>31500</b>	<b>60000</b>	<b>130000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Fish sales	1,500	45,000	540,000	567,000	595,350
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>	<b>567,000</b>	<b>595,350</b>
<b>Less. Variable Expense</b>					
Production cost	1,125	33,750	405,000	425,250	446,513
<b>Total variable Expense (B)</b>	<b>1,125</b>	<b>33,750</b>	<b>405,000</b>	<b>425,250</b>	<b>446,513</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>375</b>	<b>11,250</b>	<b>135,000</b>	<b>141,750</b>	<b>148,838</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,000	6,000
Transportation		200	2,400	2,400	2,400
Salary (self)		5,000	60,000	60,000	60,000
Mobile Bill		300	3,600	3,600	3,600
<b>Total fixed Cost (D)</b>		<b>6,000</b>	<b>72,000</b>	<b>72,000</b>	<b>72,000</b>
<b>Net Profit (E) [C-D]</b>		<b>5,250</b>	<b>63,000</b>	<b>69,750</b>	<b>76,838</b>
<b>Investment Payback</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	63,000	69,750	76,838
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		39,000	84,750
	<b>Total Cash Inflow</b>	<b>123,000</b>	<b>108,750</b>	<b>161,588</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>39,000</b>	<b>84,750</b>	<b>137,588</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;Boroshorolpur Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

