

Proposed NU Business Name: MA ELECTICE



Project identification and prepared by: Md Saiduzzaman sadhin,
Rajshahi Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. MAMUN HOSSEN
Age	:	03/10/1986(31 Years)
Education, till to date	:	S,S,C
Marital status	:	Married
Children	:	No.
No. of siblings:	:	02 brothers, 1sister.
Address	:	Vill:Pirijpur, P.O: Pirijpur, P.S:Godagari, Dist: Rajshahi
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. ANGGURA BEGUM
(iii) Father's name	:	MD. MONIRUZZAMAN
(iv) GB member's info	:	Branch: Matikata, Godagari Centre # 66(Female), Member ID: 6483, Group No: 03 Member since:18/09/2006-runing(11years) First loan: BDT 2000/=
Further Information:		Existing Loan: BDT 20,000/= . Outstanding loan:,11640/=.
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01725020458
Mother's Contact No.	:	01872691165
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.ANGGURA BEGUM. joined Grameen Bank since 11 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA ELECTICE.
Location	:	Rajabari hat.
Total Investment in BDT	:	BDT 1,00,000/-
Financing	:	Self BDT 50,000/-(from existing business) 50% Required Investment BDT 50000/-(as equity)50%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15*10=150 squre ft
Security of the shop	:	
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing like Electice product.▪The business is operating by entrepreneur. Existing no employees.▪The farm is rent.▪Agreed grace period is 3 months.

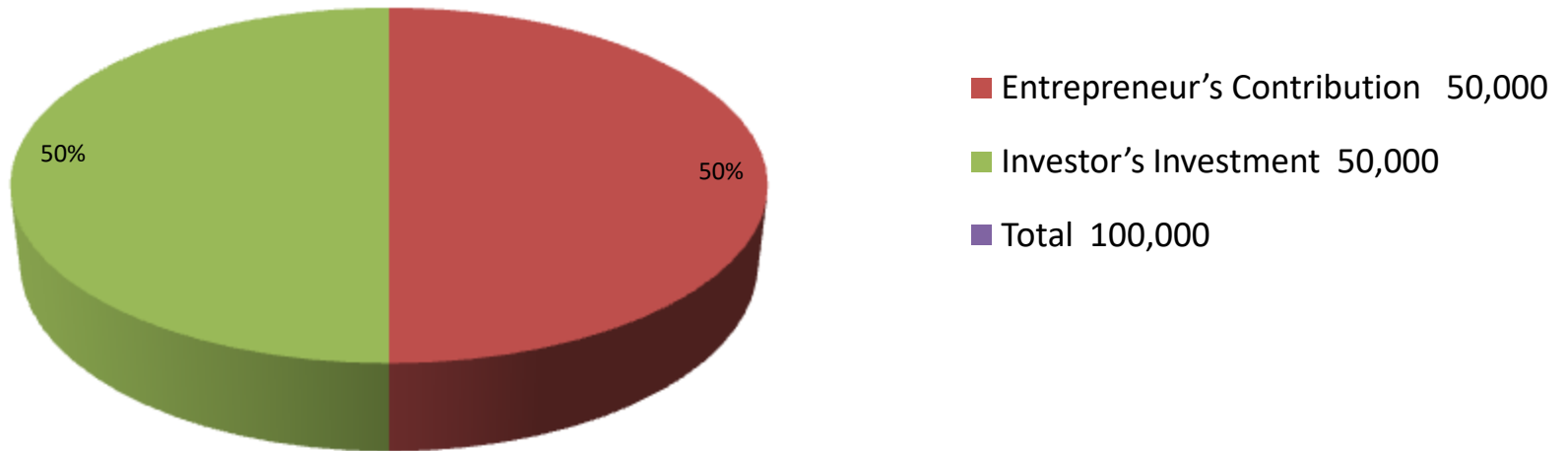
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Sales	2,000	60,000	720000
Total Sales (A)	2,000	60,000	720000
Less. Variable Expense		0	
Sales	1,700	51,000	612000
Total variable Expense (B)	1,700	51,000	612000
Contribution Margin (CM) [C=(A-B)]	300	9,000	108000
Less. Fixed Expense			
Rent		800	9,600
Electricity Bill		300	3,600
Mobile Bill		300	3,600
Salary (self)		4000	48,000
Guard			0
Transportation		300	3,600
Total fixed Cost (D)		5,700	68,400
Net Profit (E) [C-D]		3,300	39,600

Investment Breakdown

Particulars	Existing	Proposed	Total
Electics product	50000		50000
Electics product		50000	50000
Total	50,000	50,000	100,000.

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Sales	2500	75000	900000	945000	992250
Total Sales (A)	2500	75000	900000	945000	992250
Less. Variable Expense		0	0	0	0
Sales	2125	63750	765000	803250	843413
Total variable Expense (B)	2125	63750	765000	803250	843413
Contribution Margin (CM) [C=(A-B)]	375	11250	135000	141750	148838
Less. Fixed Expense					
Rent		800	9600	9600	9600
Electricity Bill		300	3600	3600	3600
Mobile Bill		300	3600	3600	3600
Salary (self)		4000	48000	48000	48000
Transportation		300	3600	3600	3600
Entertainment		0	0	0	0
Salary (staff)		0	0	0	0
Security Gard			0	0	0
Bank service Charge		100	1200	1200	1200
Total Fixed Cost		5800	69600	69600	69600
Net Profit (E) [C-D]		5450	65400	72150	79237.5
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	65400	72150	79237.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		45400	97550
	Total Cash Inflow	115,400	117550	176787.5
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	45,400	97550	156787.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of kamar:-Rajabari,Godagari.
Regular customers;

THREATS

Theft
Fire
Political unrest







FAMILY PICTURE

