### Proposed NU Business Name: MAA ELECTRIC AND HARDWARE



Project identification and prepared by: Abul Khayer, Dhigor Unit, Tangail

Project verified by: Md Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	SOHEL RANA		
Age	:	15-07-1985 (30 Years)		
Education, till to date	:	Class Eight		
Marital status	:	Married		
Children	:	Nil		
No. of siblings:	:	1 Brother and 1 Sister		
Address	:	Vill: West Pakutia P.O: D.Pakutia P.S: GhatailDist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: :	Mother Father  MOST. BOLBULI  MD NOWSHER ALI  Branch: Pakutia Ghatail, Centre # 66 (Female),  Member ID: 2754, Group No: 01  Member since: 29-02-1988 (27 Years)  First loan: 4,000 taka.		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	: : :	Outstanding loan: Nil Mother No No 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	••	Twelve years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	Mother's income (Agriculture)
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01713-824840
Mother Contact No.	•	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Tangail

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

Most. Bolbuli is a member of Grameen Bank since 27 years. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

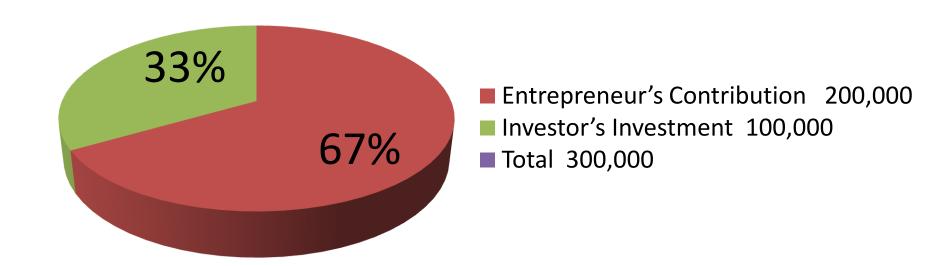
1 Toposca Nobili Gayokta Basiliess illio				
Business Name	:	MAA ELECTRIC AND HARDWARE		
Location	:	Pakutia bus stand, Ghatail, Tangail		
Total Investment in BDT	:	BDT 3,00,000		
Financing	•	Self BDT 2,00,000 (from existing business) 67% Required Investment BDT 1,00,000 (as equity) 33%		
Present salary/drawings from business (estimates)	:	BDT 5,000		
Proposed Salary	:	BDT 5,000		
Implementation	:	<ul> <li>The business is planned to be scaled up by investment in existing goods like; Electric cable, Energy bulb, Holder, Switch, Plug, Tube, light, Ceiling fan, Table fan etc.</li> <li>Average 15% gain on sales.</li> <li>The business is operating by entrepreneur. Existing no employee.</li> <li>After getting equity fund one employee will be appointed.</li> <li>Collects goods from Modhupur.</li> <li>The shop is rented.</li> <li>Agreed grace period is 4 months.</li> </ul>		

## **Existing Business (BDT)**

Particular	Daily	Monthly	Yearly
Revenue (sales)	•	,	,
Electric cable, Energy bulb, Holder, Switch, Plug,			
Tube, light, Ceiling fan, Table fan etc	3,400	102,000	1,224,000
Total Sales (A)	3,400	102,000	1,224,000
Less. Variable Expense			
Electric cable, Energy bulb, Holder, Switch, Plug,			
Tube, light, Ceiling fan, Table fan etc	2,890	86,700	1,040,400
Total variable Expense (B)	2,890	86,700	1,040,400
Contribution Margin (CM) [C=(A-B)	510	15,300	183,600
Less. Fixed Expense			
Rent		1,300	15,600
Electricity Bill		300	3,600
Generator Bill		100	1,200
Mobile Bill		500	6,000
Transportation		1,000	12,000
Salary (self)		5,000	60,000
Entertainment		300	3,600
Guard		100	1,200
Total fixed Cost (D)		8,600	103,200
Net Profit (E) [C-D)		6,700	80,400

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Electric cable	45,000	40,000	85,000			
Energy bulb	16,000	10,000	26,000			
Holder, Switch, Plug, Tube, light etc	31,000	10,000	41,000			
Ceiling fan	36,000	30,000	66,000			
Table fan	12,000	10,000	22,000			
Security	60,000	-	60,000			
Total	2,00,000	1,00,000	3,00,000			

### **Source of Finance**



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electric cable, Energy bulb, Holder,					
Switch, Plug, Tube, light, Ceiling fan,					
Table fan etc	5,800	174,000	2,088,000	2,192,400	2,302,020
Total Sales (A)	5,800	174,000	2,088,000	2,192,400	2,302,020
Less. Variable Expense					
Electric cable, Energy bulb, Holder,					
Switch, Plug, Tube, light, Ceiling fan,					
Table fan etc	4,930	147,900	1,774,800	1,863,540	1,956,717
Total variable Expense (B)	4,930	147,900	1,774,800	1,863,540	1,956,717
Contribution Margin (CM) [C=(A-B)	870	26,100	313,200	328,860	345,303
Less. Fixed Expense					
Rent		1,300	15,600	15,600	15,600
Electricity Bill		300	3,600	3,800	4,200
Generator Bill		200	2,400	2,600	2,800
Mobile bill & SMS Monitoring		750	9,000	9,300	10,000
Transportation		1,500	18,000	20,000	22,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		4,000	48,000	48,000	48,000
Entertainment		400	4,800	5,200	5,500
Guard		100	1,200	1,500	1,800
Total Fixed Cost		13,550	162,600	166,000	169,900
Net Profit (E) [C-D)		12,550	150,600	162,860	175,403
Investment Payback			40,000	40,000	40,000

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

SI # `	`	`	Year 2 (BDT)	
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	150,600	162,860	175,403
1.3	Depreciation (Non cash item)		-	1
1.4	Opening Balance of Cash Surplus		110,600	233,460
	Total Cash Inflow	250,600	273,460	408,863
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
	Investment Pay Back (Including			
2.3	Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	110,600	233,460	368,863

### SWOT ANALYSIS

# Strength

Employment: Self: 01 Family:0 Others:01

Experience & Skill: 12 Years

Quality goods & services;

Skill and experience;

# WEAKNESS

Lack of Capital/Investment

### **O**PPORTUNITIES

Huge demand in the community Location of shop; Regular customers;

### THREATS

Theft

Fire

Political unrest

# Pictures















Wa #944908

स्थे अंति अस्तामा नामा मुख्य ।

**उडाकार्ड** 

THE TOWN - STATE OF THE PARTY O

स्टब्स्ट — हर्ष स्टब्स्ट । इस्पारिक्ट — इस्प्रेस इस्पारिक्ट — इस्प्रेस इस्पार्ट — अस्टिस्ट इस्स्ट । इस्पार्ट

अभिन्न क्रिंट वर्षण्यः ।

अन्य क्रिंट वर्षण्यः ।

अन्य क्रिंट वर्षण्यः ।

अन्य क्रिंट वर्षण्यः वर्षण्यः वर्षण्यः ।

अन्य क्रिंट वर्षण्यः वर्षः वर्

ইউ. পি. ফরম - ৭ WHE-22 (3) 5 5 7 9 Chart mi). com strong BATTOM - BURELE HOME OC MEDIN HER HILL CHI! - TWO! TENTAND CONT Franking fran 78 78 1203 Gam town wanter arrest, and the town in किटनह निवाल । देशका (चार्क) - 860 टि - क्या किए की किए की नामा ENH ARE BE ESTOCK ENTRY THE CONTENT GENTS ster sees 600 yapanon रक नुर्व/वर्ष काम्हरत कान gaziner sichering - tologo বাৰবা/বঙ্জি চালাইবার অনুমতি দেওয়া হইল। Egy afer 1. 0 2 106/2672 NAME OF TAXABLE PARTY.



গুণপ্রজাতত্ত্বী বাংগাদেশ সরকার Soverment of the People's Republic of Bengindesh NATIONAL ID CARD. / জাতীয় পরিচয় পর



HTK: CHICAM WHI Name: SOHEL RANA

পিয়া; মো: বংশের মানী মাতা: মোলা বৃদ্যুদি

ID NO: 9312817114001

ति कारी कारवादी संस्थान सकाम गर्ना, कारी स्ववृत्यो होते का प्रकार नोता क्या तिवी एता प्रकार का क्षा का व्याप का प्रकार का प्रकार क्रिकेट, व्यापक नेपा कार्यों, नाम नाहींस, संस्था क न्यूकेट, अंतर, व्यापक, विवेद

# **FAMILY PICTURE**

