

# MA ELECTRONICS



Project identification by: Sirajul Islam (*Unit Manager, Elenga, Tangail*)

Project prepared by: Mizanur Rahman Patwary

**Grameen Shakti SamaJik Byabosha Ltd.**

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

Name	:	<b>MD ABUL KALAM AZAD</b>
Age	:	20-08-1983 (31 Years)
Education, till to date	:	SSC Pass
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	2 Brothers & 3 Sisters
Present Address	:	Vill: Hatia P.O: Doshkia P.S: Kalihati Dist: Tangail
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>ASIYA BEGUM</b>
(iii) Father's name	:	<b>MD AZIZUR RAHMAN</b>
(iv) GB member's info	:	Branch: Elenga Kalihati Centre # 10 (Female), Member ID: 2042, Group No: 04 Member since: 22-01-1992 (22 Years) First loan: 2,000 taka. Outstanding loan: Nil
Further Information:	:	
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	

## ***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	:	One years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Father's Income (Agriculture).
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01789-334351
Brother Contact No.	:	01721-147768
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit

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

Asiya Begum is a member of Grameen Bank since 22 years. At first she took 2,000 taka loan from Grameen Bank. Asiya Begum gradually took loan from GB. Utilize loan in agriculture, made two tin shed house.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA ELECTRONICS</b>
Location	:	College road hatia bazar, Kalihati, Tangail
Total Investment in BDT	:	5,16,000 taka
Financing	:	Self BDT 2,66,000 (from existing business) 52% Required Investment BDT 2,50,000 (as equity) 48%
Present salary/drawings from business (estimates)	:	7,000 Taka
Proposed Salary	:	7,500 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing Walton product like; Fridge, Television, Fan, Rice cooker, Hotpot etc.</li><li>▪Provide Flexi-load and Bikash Service.</li><li>▪Average 10% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪Collects goods from Tangail.</li><li>▪The shop is rented.</li><li>▪Agreed grace period is 4 months.</li></ul>

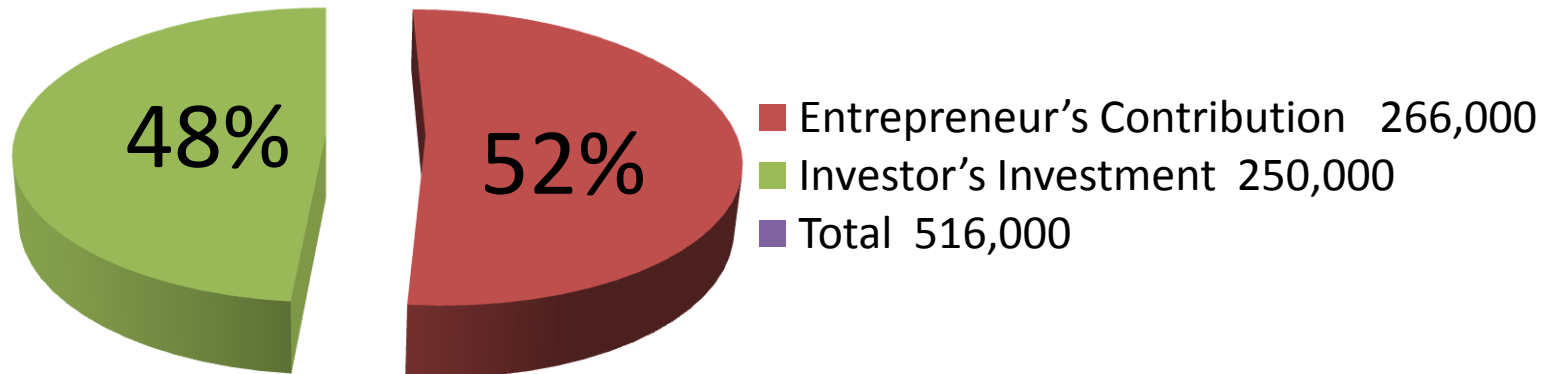
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Fridge, Television, Fan, Rice cooker, Hotpot etc		175,000	2,100,000
Flexi-load (1,500/1,000) x 27	41	1,215	14,580
Bikash (2,000/1,000) x 4	8	240	2,880
<b>Total Sales (A)</b>		<b>176,455</b>	<b>2,117,460</b>
<b>Less. Variable Expense</b>			
Fridge, Television, Fan, Rice cooker, Hotpot etc		157,500	1,890,000
<b>Total variable Expense (B)</b>		<b>157,500</b>	<b>1,890,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>18,955</b>	<b>227,460</b>
<b>Less. Fixed Expense</b>			
Rent		2,000	24,000
Electricity Bill		300	3,600
Mobile Bill		500	6,000
Salary (self)		7,000	84,000
Transportation		2,500	30,000
Entertainment		600	7,200
<b>Total fixed Cost (D)</b>		<b>12,900</b>	<b>154,800</b>
<b>Net Profit (E) [C-D]</b>		<b>6,055</b>	<b>72,660</b>

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Fridge (will purchase 8pcs)	1,32,000	1,75,000	3,07,000
Television (will purchase 7pcs)	88,000	75,000	1,63,000
Hotpot	3,500	-	3,500
Rice cooker	8,500	-	8,500
Fan	7,000	-	7,000
Flexi-load & Bikash	15,000	-	15,000
Rack	12,000	-	12,000
<b>Total</b>	<b>2,66,000</b>	<b>2,50,000</b>	<b>5,16,000</b>

## Source of Finance



# Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Fridge, Television, Fan, Rice cooker, Hotpot etc		250,000	3,000,000	3,150,000	3,307,500
Flexi-load (1,500/1,000) x 27	41	1,215	14,580	14,580	14,580
Bikash (2,000/1,000) x 4	8	240	2,880	2,880	2,880
<b>Total Sales (A)</b>		<b>251,455</b>	<b>3,017,460</b>	<b>3,167,460</b>	<b>3,324,960</b>
<b>Less. Variable Expense</b>					
Fridge, Television, Fan, Rice cooker, Hotpot etc		225,000	2,700,000	2,835,000	2,976,750
<b>Total variable Expense (B)</b>		<b>225,000</b>	<b>2,700,000</b>	<b>2,835,000</b>	<b>2,976,750</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>		<b>26,455</b>	<b>317,460</b>	<b>332,460</b>	<b>348,210</b>
<b>Less. Fixed Expense</b>					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		300	3,600	3,600	3,600
Mobile bill & SMS Monitoring		750	9,000	9,000	9,000
Salary (self)		7,500	90,000	90,000	90,000
Transportation		3,000	36,000	36,000	36,000
Entertainment		750	9,000	9,000	9,000
<b>Non Cash Item</b>					
Depreciation		100	1,200	1,200	1,200
<b>Total Fixed Cost</b>		<b>14,400</b>	<b>172,800</b>	<b>172,800</b>	<b>172,800</b>
<b>Net Profit (E) [C-D]</b>		<b>12,055</b>	<b>144,660</b>	<b>159,660</b>	<b>175,410</b>
<b>Investment Payback</b>			<b>100,000</b>	<b>100,000</b>	<b>100,000</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	250,000		
1.2	Net Profit	144,660	159,660	175,410
1.3	Depreciation (Non cash item)	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus		45,860	106,720
	<b>Total Cash Inflow</b>	<b>395,860</b>	<b>206,720</b>	<b>283,330</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	250,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100,000	100,000	100,000
	<b>Total Cash Outflow</b>	<b>350,000</b>	<b>100,000</b>	<b>100,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>45,860</b>	<b>106,720</b>	<b>183,330</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures









# FAMILY PICTURE

