Proposed NU Business Name: MAA ELECTRONICS



Project identification and prepared by: Aziz Ahmad Elenga Unit, Tangail

Project verified by: MD. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD SOBHAN	
Age	:	12-10-1986(30 Years)	
Education, till to date	:	S.S.C	
Marital status	:	married	
Children	:	2 Son	
No. of siblings:	:	3 Brothers & 1 Sister	
Address	:	Vill:Nalua, P.O: Nikrail, P.S: Bhuapur,Dist: 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 Sufia MD.Habel Mia Branch: Aloa Bhuapur, Centre # 45(male), Member ID:5233, Group No: 03 Member since: 28-12-92 (33 Years) First loan: 3,000 taka. Existing loan: 40,000 taka	
Further Information:	١.	Outstanding loan: 15,400	
(v) Who pays GB loan installment (vi) Mobile lady	:	N/A	
(vii) Grameen Education Loan	:	No No	
(viii) Any other loan like GB, BRAC ASA etc	:	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	:	Four years experience in running business.
Training Info	:	He has 1 year training
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01761-594744
Mother's Contact No.	:	01768-470559
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mohammed Habel Mia joined Grameen Bank since 23 years ago. At first He took 3,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in cow rearing and home development.

Proposed Nobin Udyokta Business Info			
Business Name	:	MAA ELECTRONICS	
Location	:	Nikrail BazarBhuapur,Tangail.	
Total Investment in BDT	:	BDT 250,000	
Financing	•	Self BDT 1,50,000(from existing business) 60% Required Investment BDT 100,000(as equity) 40%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	12 ft x12 ft= 144 square ft	
Security of the shop	:	50,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Energy bulb, Charger, Remote, Cable, Rod, Switch etc. Average 15% gain on sale. The business is operating by Entrepreneur. The shop is rented. Collects goods from Elenga Bazar. Agreed grace period is 4 months. 	

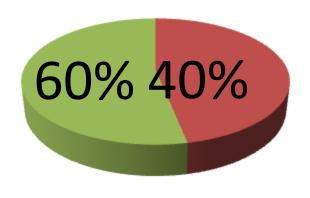
Existing Business

BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Energy bulb, Charger, Remote, Cable, Rod, Switch etc.	3,000	90,000	10,80,000
			10,80,000
Energy bulb, Charger, Remote, Cable, Rod, Switch etc	3000	90,000	
Less. Variable Expense	2,550	76,500	9,18,000
	2550		
Total variable Expense (B)		76,500	9,18,000
Contribution Margin (CM) [C=(A-B)	4,50	13,500	1,62,000
Less. Fixed Expense			
Rent		1,000	12,000
Salary (self)		5,000	60,000
Transportation		1,000	12,000
Electricity bill		4,00	4,800
Mobile Bill		3,00	3,600
Entertainment		1,00	1,200
Total fixed Cost (D)		7,800	93,600
Net Profit (E) [C-D)		5700	68,400

Investment breakdown					
Particulars	Existing	Proposed	Proposed Total		
Energy Bulb,Charger	27,000	20,000	47,000		
Main Switch,Battery,Board,	16,500	6,600	23,100		
Cable	76,500	51,000	1,07,500		
Gang Switch, Gang Board	8,000	8,000	16,000		
Butto Holder,Switch Socket	9000	5900	14,900		
Bulb,Pipe,Table lighter	13000	8500	21,500		
Total	1,50,000	1,00,000	2,50,000		

Source of Finance





Entrepreneur Contribution: 1,50,000

Investors Investment : 100,000

Total Investment : 2,50,000

Financial Projection

BDT (TK)
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		, D 1 (11k)		
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Sharee, Lungee, Three				
Piece,Pant,T-shirt etc.	4,000	1,20,000	14,40,000	15,12,000
		1,20,000		
Total Sales (A)	4,00		14,40,000	15,12,000
Less. Variable Expense	3,400	1,02,000	12,24,000	12,85,200
Total variable Expense (B)	3,400	1,02,000	12,24,000	12,85,200
Contribution Margin (CM) [C=(A-				
B)	600	18,000	2,16,000	2,26,800
Less. Fixed Expense				
Rent		1,000	12,000	12,000
Salary (self)		5,000	60,000	60,000
Transportation		1,500	18,000	,18,500
Electricity bill		6,00	7,200	7,500
Mobile Bill & SMS Monitoring		5,00	6,000	6,200
Entertainment		3,00	3,600	3,800
Depreciation		0	0	0
Total Fixed Cost		8,900	1,06,800	1,08,000
Net Profit E= (C-D)		9,100	1,09,200	1,18,800
Investment Payback			60,000	60,000

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000	
1.2	Net Profit	1,09,200	1,18,800
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		61,200
	Total Cash Inflow	1,89,200	1,80,000
2	Cash Outflow		
2.1	Purchase of Product	1,00,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including	60,000	60,000
2.3	Ownership Tr. Fee)	00,000	00,000
	Total Cash Outflow	61,200	48,000
3	Net Cash Surplus	49,200	1,32,000

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:0

Experience & Skill: 04 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



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার remment of the People's Republic of Bengledesh. NATIONAL ID CARD / बाढीय नविक्य नव



COTTO THIS

नाम: याः सावायान Name: MD. SOBAHAN

শিতা: যোঃ ছবেল মিয়া

যাতা: সুকিয়া

Date of Birth: 12 Oct 1986

ID NO: 9311927620585

এই কার্ডটি প্রপ্রভাষন্তী খালেমেশ গরকায়ের সম্পন্ধিঃ কার্ডটি ব্যবহারকারী ব্যবহার কোৰাত পাৰতা পোনে নিকাৰ পোট অধিকে ক্ষমা দেয়াৰ ক্ষমা অনুযোগ কৰা ছগো। রিকানা: রাখ/বাজা: নপুরা, নপুরা, ভাকদর; নিকরাইল - ১৯৫০, জুনালপুর, টাবাইল

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FAMILY PICTURE

