Proposed NU Business Name: MA ELECTRIC & CONSTRUCTION



Project identification and prepared by: Md. Abu Bakkar Siddique, Dakshinkhan Unit, Dhaka Project verified by: MD. Rofiqul Islam



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta					
Name	:	M.A MANNAN			
Age	:	12-12-1988 (28 Years)			
Education, till to date	:	SSC			
Marital status	:	Married			
Children	:	01 Son			
No. of siblings:	:	02 Brothers 01 Sisters			
Address	:	Vill: Holan P.O Dakshinkhan, P.S: Dakshinkhan, Dist: Dhaka			
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 RAHIMA KHATUN MOST RAHIMA KHATUN MD MOFIZ UDDIN Branch: Dakshinkhan, Centre # 76 (Female), Member ID: 7277/2, Group No: 04 Member since: 01-07-2011 (04Years) First Ioan: BDT 15,000 /-			
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 24,720/- Father 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	:	03 years experience in running business.
Training Info	:	He has no training
Other Own/Family Sources of Income		NIL
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01916-776930
Family's Contact No.	:	01671-981374
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST RAHIMA KHATUN joined Grameen Bank since 04 years ago. At first she took BDT 15,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

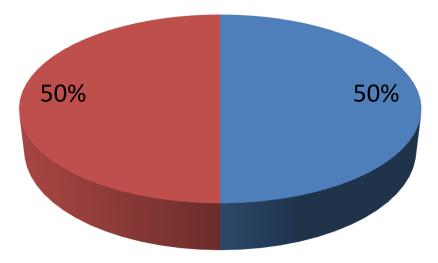
Proposed Nobin Udyokta Business Info			
Business Name	:	MA ELECTRIC & CONSTRUCTOIN	
Location	:	Nearest Holan Mosque, Dakshinkhan, Dhaka	
Total Investment in BDT	:	BDT 300,000/-	
Financing	:	Self BDT 1,50,000/- (from existing business) 50%	
		Required Investment BDT 1,50,000/- (as equity) 50%	
Present salary/drawings from business (estimates)	:	BDT 6,000	
Proposed Salary	:	BDT 6,000	
Size of shop	:	12 ft x 10 ft= 120 square ft	
Security of the shop	:	BDT 20,000	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; hardwear goods &c onstruction metarials etc. Average 20% gain on sales. The business is operating by entrepreneur. Existing no employee. The shop is rented. Collects goods from Tangi, Dhaka. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
hardwear goods &c onstruction metarials etc	3,000	90,000	1,080,000	
Total Sales (A)	3,000	90,000	1,080,000	
Less. Variable Expense				
hardwear goods &c onstruction metarials etc	2,400	72,000	864,000	
Total variable Expense (B)	2,400	72,000	864,000	
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000	
Less. Fixed Expense				
Rent		1,500	18,000	
Electricity Bill		400	4,800	
Transportation		1,000	12,000	
Mobile Bill		500	6,000	
Entertainment		300	3,600	
Salary (self)		6,000	72,000	
Total fixed Cost (D)		9,700	116,400	
Net Profit (E) [C-D)		8,300	99,600	

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Switch	25000	20,000	45,000	
Holder	22,000	18,000	40,000	
Plug	15,000	12,000	27,000	
Electic taar	40,000	50,000	90,000	
Colour	12,000	20000	32,000	
Bulb	6,000	5,000	11,000	
Others	30,000	25,000	55,000	
Total	150,000	150,000	300,000	

Source of Finance

■ Entrepreneur's contibution 150,000 ■ Investor's Investment 150,000 ■ Total 300,000



Financial Projection (BDT)				
Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
hardwear goods &c onstruction metarials etc	4,000	120,000	1,440,000	1,512,000
Total Sales (A)	4,000	120,000	1,440,000	1,512,000
Less. Variable Expense				
hardwear goods &c onstruction metarials etc	3,200	96,000	1,152,000	1,209,600
Total variable Expense (B)	3,200	96,000	1,152,000	1,209,600
Contribution Margin (CM) [C=(A-B)	800	24,000	288,000	302,400
Less. Fixed Expense				
Rent		1,500	18,000	30,000
Electricity Bill		400	4,800	4,800
Transportation		1,000	12,000	9,600
Mobile Bill		500	6,000	6,000
Entertainment		300	3,600	7,200
Salary (self)		6,000	72,000	72,000
Non Cash Item				
Depreciation		0	0	0
Total Fixed Cost		9,700	116,400	129,600
Net Profit (E) [C-D)		14,300	171,600	172,800
Investment Payback			90,000	90,000

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	150,000	
1.2	Net Profit	171,600	172,800
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		81,600
	Total Cash Inflow	321,600	254,400
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr. Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	81,600	164,400



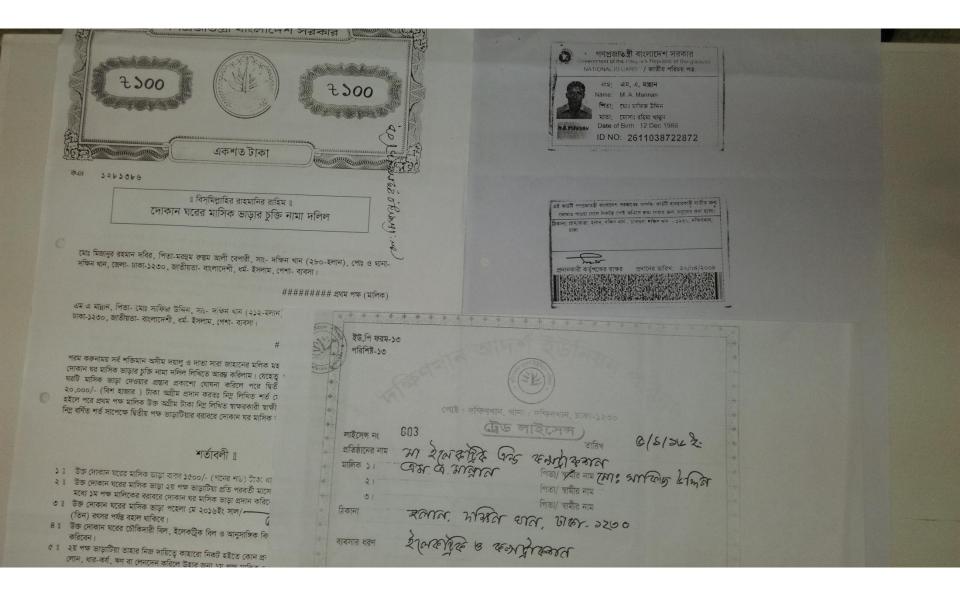
Strength **W**_{EAKNESS} Lack of Capital/Investment Employment: Self: 01 Family:0 Others:01 Experience & Skill: 03 Years Quality goods & services; Skill and experience; THREATS **PPORTUNITIES** Theft Huge demand in the community Fire Location of shop; Political unrest Regular customers;

Pictures









FAMILY PICTURE

