

Proposed NU Business Name: **MA BABA ELECTRONICS**

Project identification and prepared by: Md. Md. Ataur Rahman

Bashon Unit, Gazipur

Project verified by: Md. Sumsul Arefin



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOKUL HOSSAIN
Age	:	18-12-1987(29Years)
Education, till to date	:	Class Nine
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: Digirchala ; P.O: Chandana ;P.S: Gazipur Shadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MATIZA KHATUN
(iii) Father's name	:	ABDUL MALAK
(iv) GB member's info	:	Branch: Bashon , Centre # 81 (Female), Member ID: 8892/2, Group No: 08 Member since: 12-03-1997 (20 Years) First loan: BDT 5,000/- Last Loan : 9,50,000 Outstanding loan: 63895
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB,	:	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	:	05 years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	No
Entrepreneur Contact No.	:	01748494141
Family's Contact No.	:	01917219780
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MATIZA KHATUN joined Grameen Bank since 20 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

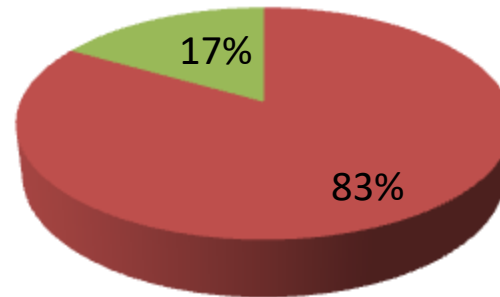
Business Name	:	MA BABA ELECTRONICS
Location	:	Digirchala bazar, Gazipur
Total Investment in BDT	:	BDT 4,80,000/-
Financing	:	Self BDT 4,00,000/- (from existing business) 83% Required Investment BDT 80,000/- (as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 300 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods Oirdrop,Drasin Table,Telesision,Sound Box,Seling Fan,Charger Fan,Rice Cooker,Khat,Bkash,Flexi Load etc.▪Average 15% gain on sales▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund no employee will be appointed.▪ The shop is rent .▪Collects goods from Joydedpur, Salna ,Gazipur.▪Agreed grace period is 3 months.

Existing Projection (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Elcctric Item	4000	120000	1440000
Bkash=(30000*4/1000=120),Flexi Load=(5000*27/1000=135)	255	7650	91800
Total Sales (A)	4255	127650	1531800
Less Variable Expense			
Elcctric Item	3400	102000	1224000
Total variable Expense (B)	3,400	102000	1224000
Contribution Margin (CM) [C=(A-B)	855	25650	307800
Less Variable Expense			
Rent		5,000	60000
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		200	2400
Guard		200	2400
Generator		0	0
Bank charge		0	0
Mobile bill		200	2400
Total fixed cost (D)		12,100	145200
Net Profit (E)= [C-D]		13,550	162600

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
	0	0	0	0	400	0	0
Oiardrop	3	11000	33,000	0	0	0	33,000
Drasin Table	3	5000	15,000	0	0	0	15,000
Telesision	3	10000	30,000	0	0	0	30,000
Sound Box	8	6000	48,000	0	0	0	48,000
Seling Fan	20	1500	30,000	0	0	0	30,000
Charger Fan	2	3500	7,000	0	0	0	7,000
Rice Cooker	4	1500	6,000	0	0	0	6,000
Khat	4	12000	48,000	0	0	0	48,000
Bkash	1	50000	50,000	1	10,000	10,000	60,000
Flexi Load	4	5000	20,000	1	10,000	10,000	30,000
Fridge	0	0	0	2	30,000	60,000	60,000
others	1	13000	13,000	1	0	0	13,000
Scurity	1	100000	100,000	0	0	0	100,000
Total	54	0	400,000	5	0	80,000	480,000



- Entrepreneur's Contribution 400,000
- Investor's Investment 80,000
- Total 480,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Electric Item	5000	150000	1800000	1890000	1984500
Bkash=(40000*4/1000=160),Flexi Load=(6000*27/1000=162)	322	9660	115920	121716	127801.8
Total Sales (A)	5322	159660	1915920	2011716	2112301.8
Less Variable Expense			0		
Electric Item	4250	127500	1530000	1606500	1686825
			0		
Total variable Expense (B)	4,250	127500	1530000	1606500	1686825
Contribution Margin (CM) [C=(A-B)	1,072	32160	385920	405216	425476.8
Less Variable Expense			0		
Rent		5,000	60000	60,000	60000
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		300	3600	3600	3600
Guard		200	2400	2400	2400
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		300	3600	3700	3800
Total fixed cost (D)		12,800	153,600	154,700	155800
Net Profit (E)= [C-D]		19360	232320	250,516	269676.8
Investment Payback			32,000	32,000	32,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	232320	250,516	269676.8
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		200,320	418836
	Total Cash Inflow	312320	450836	688512.8
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	200,320	418836	656512.8

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 1others:0
Experience & Skill : 05 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

মা-বাবা ইলেকট্রনিক্স

প্রোঃ মোঃ মুকুল হোসেন

এখানে টিভি, ফ্রিজ, মোবাইল সেট, সিলিং ফ্যান, চার্জার ফ্যান, আয়রন, খাট, সোফেস, ইত্যাদি বগদ ও সহজ কিস্তিতে সুলভ মূল্যে পাওয়া যায়।
ক্রমাগতী সুপার মার্কেট, দিঘীচালা, (প্রতিডা স্কুল অংলন), ঢালনা-চৌরাস্তা, গাজীপুর মহানগর, গাজীপুর।

মোবাইল: ০১৭৪৮-৪২৪২৪২, ০১৮৫৫-২৫৭০৪৭

অয়োজনে পাশে
বিকাশ

bKash
বিকাশ
করুন

Forward Plan,
Flip-up &
বেবাইল গুলি অর্জিত
করা হয়



bKash
বিকাশ
করুন

বিকাশ
করুন
bKash
সেবা ইন্সট্যান্ট

bKash
বিকাশ
করুন





E200U

HYUNDAI

HYUNDAI

HYUNDAI

NOVA

Panasonic

bKash













High Performance Speaker

MADE IN CHINA

E209U

Rice Cooker

OX-304

Prestige

HYUNDAI

NOVA

Par

Pure Color

HYUNDAI

NOVA

iKash

iKash

iKash

iKash



