

Proposed NU Business Name: **MA ELECTRONICS & FURNITURE**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	GAZI MD KHABER
Age	:	01-02-1993 (24 Years)
Education, till to date	:	H S C
Marital status	:	Married
Children	:	01 Dauther
No. of siblings:	:	01 Brother 02 Sisters
Address	:	Vill: Membar bari ,P.O: Uttir Khan ,P.S: Uttir khan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Anowora Begum
(iii) Father's name	:	Abdul Jobbar
(iv) GB member's info	:	Branch: Uttir khan, Centre # 25 (Female), Member ID:2850 , Group No: 05 Member since: 20-05-2000 (12 Years) First loan: BDT = 3,000 /-
Further Information:		Outstanding loan:= Nill
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	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 & Skill Own Business and Training Info	:	0 years of business experience. 0 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01624-358127
Family's Contact No.	:	01840-868713
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Anowora begum joined Grameen Bank since 12 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA Electronics & Furniture
Location	:	Balurmate ,Uttorkhan ,Dhaka .
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 350,000/- (from existing business) 70% Required Investment BDT 150,000/- (as equity) 30%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	BDT 8,000
Size of shop	:	12ft x 10 ft= 120 square ft
Security of the shop	:	BDT 40,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fridge , Tv , Fan, Charager Fan,etc.▪Average20 % gain on sales.▪The business is operating by entrepreneur. Existing No employee.▪The shop is rented .▪Collects goods from Tongi.▪Agreed grace period is 3 months.

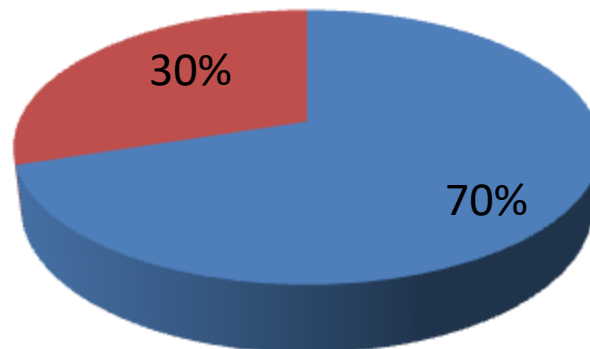
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
electronics Product	3,600	108,000	1,296,000
	0	0	0
Total Sales (A)	3,600	108,000	1,296,000
Less. Variable Expense			
electronics Product	2,880	86,400	1,036,800
Total variable Expense (B)	2,880	86,400	1,036,800
Contribution Margin (CM) [C=(A-B)]	720	21,600	259,200
Less. Fixed Expense			
Rent		2,500	30,000
Electricity Bill		700	8,400
Transportation		2,000	24,000
Mobile Bill		800	9,600
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		8,000	96,000
Total fixed Cost (D)		14,500	174,000
Net Profit (E) [C-D]		7,100	85,200

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Fridge	7	20000	140000	Fridge	4	20000	80,000	220,000
Tv	8	8500	68000	Tv	2	8500	17,000	85,000
Sound system	12	2600	31200	Sound system	4	2600	10,400	41,600
Fan	7	1400	9800	Fan	1	1400	1,400	11,200
Coker	18	1500	27000	Coker	5	1500	7,500	34,500
Rice Coker	15	1200	18000	Rice Coker	5	1200	6,000	24,000
Tali	5	1350	6750	Tali	6	1350	8,100	14,850
Rack	9	2500	22500	Rack	3	2500	7,500	30,000
Chargar Fan	5	2500	12500	Chargar Fan	2	2500	5,000	17,500
Filter	9	1400	12600	Filter	2	1400	2,800	15,400
Others			1650	Others			4,300	5,950
Total			350,000				150,000	500,000

Source of Finance

■ Entrepreneur's contibution 350000 ■ Investor's Investment 150000 ■ Total 500000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Electronics Product	4,500	135,000	1,620,000	1,701,000	1,786,050
0		0	0	0	0
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
electronics Product	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		2,500	30,000	30,000	30,000
Electricity Bill		735	8,820	9,261	9,724
Transportation		2,200	26,400	27,720	29,106
Mobile Bill		960	11,520	12,096	12,701
Entertainment		500	6,000	6,300	6,615
Salary (sttaf)		0	0	0	0
Salary (self)		8,000	96,000	96,000	96,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		14,895	178,740	181,377	184,146
Net Profit (E) [C-D]		12,105	145,260	158,823	173,064
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	145,260	158,823	173,064
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		85,260	184,083
	Total Cash Inflow	295,260	244,083	357,147
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	85,260	184,083	297,147

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Own Business :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













Compressor
10
Years

10 Years
Warranty
on
Compressor

Home HealthCare

WALTON

INNEDE
MODEL: KN-2301

Vkar
2.1 MULTIMEDIA SPEAKER SYSTEM
100W RMS
200W Peak

MODEL: KN-2388

FEATURES:

- Removable
- Removable and adjustable
- Portable function
- 20W
- 200W (MAX) Power
- Easy to carry and setup

SPECIFICATION:

- 2.1 Channel (2x20W + 2x20W)
- 200W (MAX) Power
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APPLICATIONS:

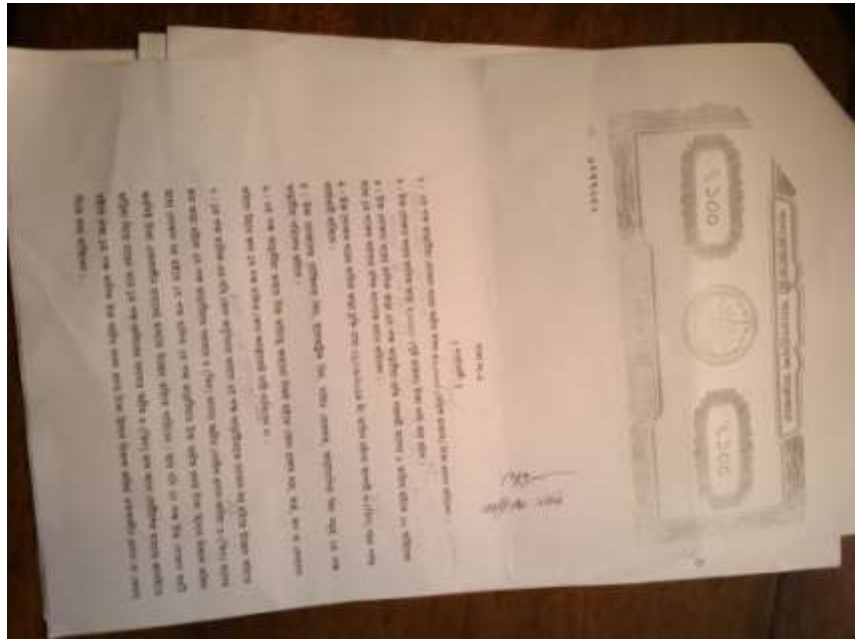
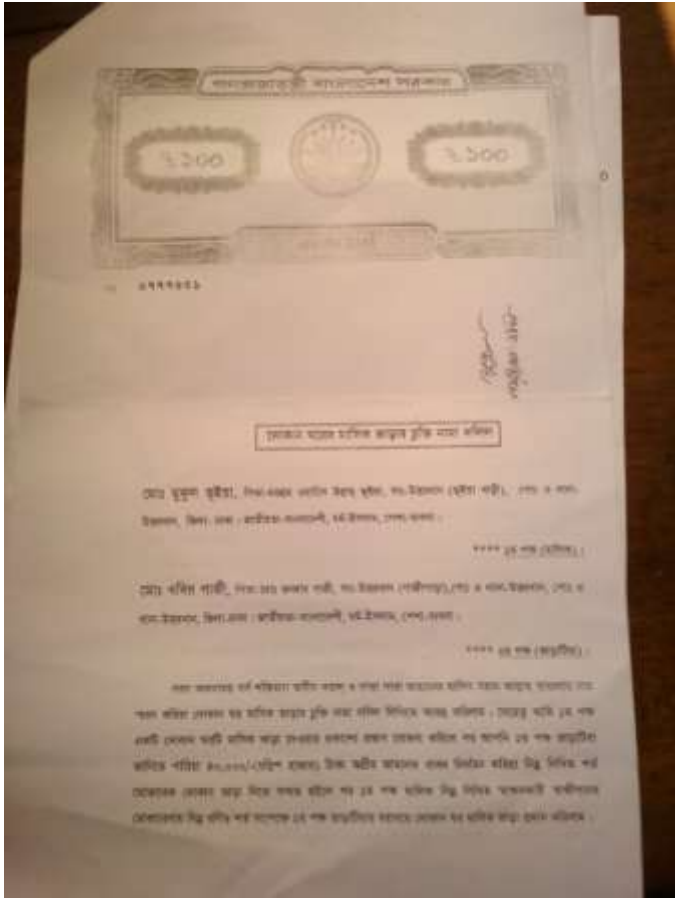
- Home
- Office
- Party
- School

Multipurpose Uses

GOLDEY

A Product Of **Fun Square Electronics**





FAMILY PICTURE

