

Proposed NU Business Name: MA ELECTRONICS



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Bogra Shadar Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD EMRAN
Age	:	01-01-1988 (29 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 Brothers.02 Sisters
Address	:	Vill: Khamarkandi, P.O: Jhorgasa hat, P.S: Bogra shadar ,Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST LILY BEGUM
(iii) Father's name	:	MD ELAM UDDIN
(iv) GB member's info	:	Branch: Gabtoli , Centre # 61 (Female), Member ID: 5734/2, Group No: 04 Member since: 19-06-2010 to Continue (07 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT 25,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	
(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 and Training Info	:	07 years experience in running business. 03 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01868-912545
Mother's Contact No.	:	01811-564757
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra shadar Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST LILY BEGUM joined Grameen Bank since 07 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MA ELECTRONICS
Location	:	Sabgra charmatha,Bogra shadar,Bogra.
Total Investment in BDT	:	BDT 2,10,000/-
Financing	:	Self BDT 1,60,000/-(from existing business) 67% Required Investment BDT 50,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	7 ft x 7 ft= 49 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Electronic items .▪The Shop is rented.▪ 20% Gain of sale.▪The business is operating by entrepreneur. Existing 01 employee.▪One will be appointed in the future.▪Collects goods from Bogra.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Electrial fitings	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Electrial fitings	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			
House rant		1,000	12,000
Electricity Bill		700	8,400
Transportation		3,000	36,000
Salary (self)		5,000	60,000
Salary (staf)		4,000	48,000
Entertainment		500	6,000
Guard		200	2,400
Generator		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		14,900	178,800
Net Profit (E) [C-D]		3,100	37,200

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Energy bulb	50	230	11,500	0	0	0	11,500
Holder	250	25	6,250	0	0	0	6,250
Switch	500	20	10,000	0	0	0	10,000
Multi plug	30	150	4,500	0	0	0	4,500
Tar	10	1000	10,000	0	0	0	10,000
Remot	100	80	8,000	0	0	0	8,000
Board	200	40	8,000	0	0	0	8,000
Cut out	100	200	20,000	0	0	0	20,000
Mobile charger	100	70	7,000	0	0	0	7,000
Coil machine	0	0	0	1	50000	50,000	50,000
Others	1	14750	14,750	0	0	0	14,750
Security	1	60000	60,000	0	0	0	60000
	0	0	160,000	0	0	50,000	210,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Electrial fittings	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				
Electrial fittings	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				
House rant		1000	12,000	12,000
Electricity Bill		1000	12,000	12,000
Transportation		3000	36,000	36,000
Salary (self)		5,000	60,000	60,000
Salary (staf)		4000	48,000	48,000
Entertainment		500	6,000	6,000
Guard		200	2,400	2,400
Generator		200	2,400	2,400
Mobile Bill		300	3,600	3,600
Total fixed Cost (D)		15,200	182,400	182,400
Net Profit (E) [C-D]		8,800	105,600	120,000
Investment Payback			30,000	30,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	105,600	120,000
1.3	Depreciation (Non cash item)	0	0
1.4	Opening Balance of Cash Surplus		85,600
	Total Cash Inflow	155,600	205,600
2	Cash Outflow		
2.1	Purchase of Product	50,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	70,000	30,000
3	Net Cash Surplus	85,600	185,600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 07 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



প্রসার SUPER SUPER প্রসার

66 watt
SUPER 5
60 watt

Sneha
Riviera
রিভিয়ার
মডেল No-38
নিভার

TRANSTEC
85 WATT

MAX LINE
MAX LINE
MAX LINE

U2
MEN





ANABIL
জাবাবিল

পপুলার
পপুলার

পপুলার
পপুলার

পপুলার
পপুলার
পপুলার
পপুলার

85 WATT LED
SELF REGULATED LAMP

NRX LINE

SUPER
Multi Plug

SUPER
Multi Plug

MONI

MONI

STAR

STAR

STAR

STAR

OPPLE

OPPLE

OPPLE

SHINE

SHINE

SHINE

SHINE

PHILIPS

PHILIPS

PHILIPS

PHILIPS

PHILIPS

MONI

MONI

MONI

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MONI





TRANSTEC POWER
85WATT 127
MAX EFFICIENCY CABLE

MAX LINE
MAX EFFICIENCY CABLE

MAX LINE
MAX EFFICIENCY CABLE

60 watt

SUPER

60 watt

U2 MENS

PHILIPS
27W
24W

OPTACK

POPULAR
SNEH
RICE

নিজের
নিজের

SUPER

সংবাদ পত্র

OPTACK

OPTACK

SIAN

ডাবল
কিলিংজ

সাব্বাহাম, চারমাথা, সদর, বগুড়া। ০১৭ ৪

পাশে
কাশ

bKash

একটি প্রাকৃতিক ব্যাংক অ্যাপ

এখানে ফ্যান
রাইচ কুকার
এনার্জি বাব্ব
সার্ভিসিং করা হয়

ম্যা ইলেকট্রিক
এক সার্ভিসিং

ইলেকট্রিকের পন্য সামগ্রী পাওয়া যায়।

সরকার মার্কেট, সাব্বাহাম চারমাথা
(হাট রোড), বগুড়া।

মোবাইলঃ ০১৭৯৯-৩৮৬০৬২, ০১৮৬৮-৯১২৫৪৫

১৬

প্লাস্টিকের
ব্যা বিক্রয়

সর্বোচ্চ
কোয়ালিটি
কোরসন

১৬

১৬



FAMILY PICTURE

