



Grameen Kalyan

Proposed NU Business Name : Nafisha Electronics & Alok Shajja.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Aminul Islam. Vill:Roshidpur, Post: Shomvugong , Upazilla : Shadar , District: Mymensingh
Age	:	18 Years
Marital status	:	Single
No. of siblings:	:	02(Two) Brothers & 03 (Three) Sisters.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: Dulena Khatun.
(iii) Father's name	:	Md: Monjurul Haque.
(iv) GB member's info	:	Branch: Roshidpur, Group # 03, Centre # 26/M, Loan no.1876, Member since:1993, First loan:Tk.2,500 Existing loan:Tk.50,000 , Outstanding: Tk. 6,000.
Further Information:		
(v) Who pays GB loan installment	:	My Father paying GB loan installment.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Honors.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Studding Honors.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 1 year practical experience in running business. His father help him to run the business.
Other Own/Family Sources of Income	:	My father's income form agriculture & business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01916165887
Birth Certificates number	:	19966115240012634
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1993. At first she took GB loan BDT= 2,500 (Two thousand Five hundred) and used the money in family purpose work. Gradually several times she took GB loan and utilized in her household development and agricultural work.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	<i>Nafisha Electronics & Alok Shajja</i>
Address/ Location	:	Shomvugong Bazar, Shadar, Mymensingh.
Total Investment	:	BDT = 5,50,000
Financing	:	Self financing: BDT 3,00,000 (Existing Business & Cash) Required Investment: BDT 2,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT = Nil
Proposed Salary	:	BDT = 6,000 (Six Thousand)
Proposed Business Implementation Plan	:	<p>The project will start with having a Electronics & Servicing shop.</p> <ul style="list-style-type: none"> ➤ Estimated profit is 45%. ➤ Different type of electric product will be sold. ➤ Estimated weekly income is about @ BDT= 23,500 TK ➤ Pay back period is estimated 3 years. ➤ Expected date to start the project June 2015.

INFO ON EXISTING BUSINESS OPERATIONS

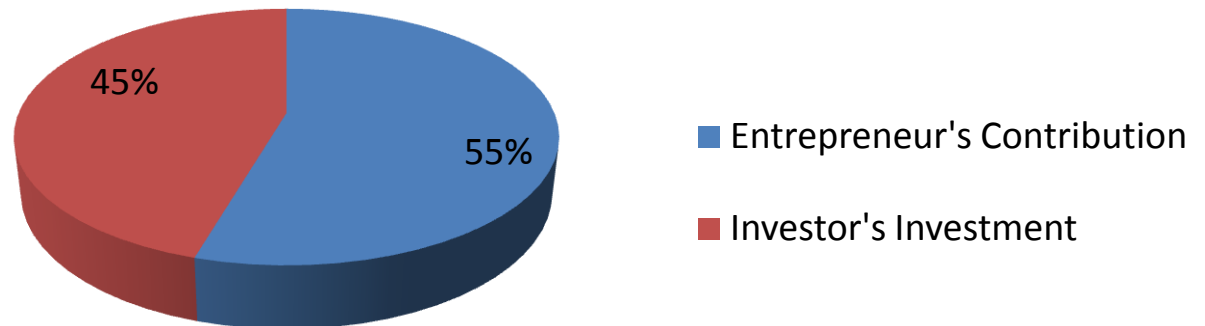
Particulars	Existing Business		
	Weekly	Monthly	Yearly
Revenue			
Electric Product Sales	3,000	12,000	144,000
LED Lighting	10,000	40,000	480,000
Servicing	2,000	8,000	96,000
Estimated Sales (A)	15,000	60,000	720,000
Less: Cost of Sales (B)	8,250	33,000	396,000
Gross profit (GP)= [C (A-B)]	6,750	27,000	324,000
Less: Operating Costs:			
Electricity bill		300	3,600
Transport		1,000	12,000
Shop Rent		700	8,400
Night Guard bill		50	600
Mobile bill		300	3,600
Other Expenses	200	800	9,600
Wages-2 (500+300)	800	3,200	38,400
Non Cash Item:			
Depreciation Expenses			10,000
Total Operating Cost (D)		6,350	86,200
(C-D)Net Profit		20,650	237,800

PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Advance shop	15,000	-	15,000
Furnititure	15,000	-	15,000
By LED,Swic,Shocket, Bulb,Bord ,Matel Bulb,Kibot Five GiBord.	200,000	70,000	270,000
Buy Different Types of Cable	25,000	25,000	50,000
Buy Different Electric Product	20,000	35,000	55,000
Others Materials	15,000	6,000	21,000
Buy 1 Genarator	-	54,000	54,000
Sound System Box	-	60,000	60,000
Cash in Hand	10,000	-	10,000
Total Capital	300,000	250,000	550,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	300,000	55
Investor's Investment	250,000	45
Total Investment	550,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Revenue									
Electric Product Sales	4,000	16,000	192,000	4,200	16,800	201,600	4,410	17,640	211,680
LED Lighting	17,000	68,000	816,000	17,850	71,400	856,800	18,743	74,970	899,640
Servicing	2,500	10,000	120,000	2,625	10,500	126,000	2,756	11,025	132,300
Estimated Sales (A)	23,500	94,000	1,128,000	24,675	98,700	1,184,400	25,909	103,635	1,243,620
Less: Cost of Sales (B)	12,925	51,700	620,400	13,571	54,285	651,420	14,249.81	56,999.25	683,991.00
Gross profit (GP)= [C (A-B)]	10,575	42,300	507,600	11,104	44,415	532,980	11,658.94	46,635.75	559,629.00
Less: Operating Costs:									
Electricity bill		400	4,800		420	5,040		441	5,292
Transport		1,500	18,000		1,575	18,900		1,654	19,845
Shop Rent		700	8,400		735	8,820		772	9,261
Night Guard bill		50	600		53	630		55	662
Mobile bill		500	6,000		525	6,300		551	6,615
Proposed salary Self		6,000	72,000		6,300	75,600		6,615	79,380
Other Expenses	500	2,000	24,000		2,100	25,200		2,205	26,460
Wages-3 (1200+300)	1,500	6,000	72,000		6,300	75,600		6,615	79,380
Non Cash Item:									
Depreciation Expenses			15,000			15000			15000
Total Operating Cost (D)		17,150	220,800		18,008	231,090		18,908	241,895
(C-D)Net Profit		25,150	286,800		26,408	301,890		27,727.88	317,734.50

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Particulars	Year 01	Year 02	Year 03
<u>Cash inflow</u>			
Opening Balance	10,000	456,800	658,690
Capital Infusion by Investor	250,000		
Sales	1,128,000	1,184,400	1,243,620
Total Receipts	1,388,000	1,641,200	1,902,310
<u>Cash Outflow</u>			
Cost of goods sold	620,400	651,420	683,991.00
Operating expenses	220,800	231,090	241,895
Return to investor (including Transfer fee)	90,000	100,000	110,000
Total payment	931,200	982,510	1,035,886
Closing Balances	456,800	658,690	866,425

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 3
- Ownership in his own name.

WEAKNESS

- Transportation Problem.
- Lack of Sufficient capital.

OPPORTUNITIES

- Local Demand;
- Skill & Experience,
- Investor's money will be payback in 3 years.

THREATS

- Theft;
- Fire Burn.

Presented at 4th Ex. SB Design Lab on June 7, 2015
at Grameen Kalyan

Thank you

Pictures

My Shop & Me







Thank You