



**Grameen Kalyan**

**Proposed NU Business Name : Anis Electronics.**



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	Md. Anisur Rahman, Vill: Gojhorpur, Post: Khicha, Upzila: Tarakanda District: Mymensingh.
Age	:	25 Years
Marital status	:	Single.
No. of siblings:	:	1 (One) Brother.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Anwara Begum .
(iii) Father's name	:	Late. Afaz-uddin.
(iv) GB member's info	:	Branch: Bishka. Group # 08, Centre # 48/M, Loan no. 4524/1, Member since: 2003, First loan: Tk.3,000 Existing loan: 22,000, Outstanding: 17,548.
Further Information:		
(v) Who pays GB loan installment	:	NU.
(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	:	S.S.C.

## ***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 (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 he has 4 years experience in his running business.
Other Own/Family Sources of Income	:	Fathers income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01711375467
National ID number	:	19906118122000272
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in her family purpose work. Gradually several times she took GB loan and utilized the money in different purposes.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Anis Electronics.
Address/ Location	:	Kashigong Bazar, Tarakanda, Mymensingh.
Total Investment	:	BDT = 3,50,000
Financing	:	Self financing: BDT 2,00,000 (Existing Business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT= 3,000 (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>❖ This is an on going project so existing volume of products will be increased with the new investment;</li> <li>❖ Different types of electric product will be sold;</li> <li>❖ Estimated sales @ Tk.6,500 per day;</li> <li>❖ Estimated profit is about 13% on sales;</li> <li>❖ Investors money will be back in 2 years.</li> </ul>

# *Information of Existing Business Operations.*

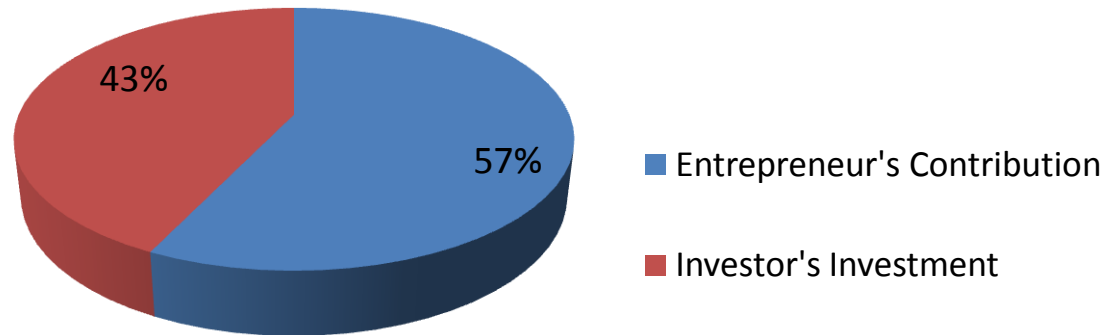
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,000	100,000	1,200,000
Cost of Goods Sold	3,480	87,000	1,044,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>520</b>	<b>13,000</b>	<b>156,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		300	3,600
Salary-self		2,000	24,000
Generator bill		200	2,400
Shop Rent		1,200	14,400
Night guard bill		50	600
Transport		300	3,600
Mobile bill		200	2,400
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		<b>4,750</b>	<b>61,000</b>
<b>(C-D) Net Profit:</b>		<b>8,250</b>	<b>95,000</b>

## ***PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
Shop Advanced	40,000	-	40,000
Furniture for Decoration	45,000	-	45,000
Fan	15,000	30,000	45,000
Energy Light	2,500	15,000	17,500
TV & DVD player	38,000	30,000	68,000
Mobile	35,000	50,000	85,000
Mobile Charger	4,000	10,000	14,000
Mobile Battery	3,500	10,000	13,500
Others materials	12,000	5,000	17,000
Cash in Hand	5,000	-	5,000
<b>Total Capital</b>	<b>200,000</b>	<b>150,000</b>	<b>350,000</b>

# Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	200,000	57
Investor's Investment	150,000	43
<b>Total Investment</b>	<b>350,000</b>	<b>100</b>





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>						
Estimated Sales (A)	6,500	162,500	1,950,000	7,150	178,750	2,145,000
Cost of Sales (B)	5,655	141,375	1,696,500	6,221	155,513	1,866,150
<b>Gross profit (GP)= [C (A-B)]</b>	<b>845</b>	<b>21,125</b>	<b>253,500</b>	<b>930</b>	<b>23,238</b>	<b>278,850</b>
<b>Less:Operating Costs:</b>						
Electricity bill		300	3,600		330	3,960
Generator bill		200	2,400		220	2,640
Transportation		500	6,000		550	6,600
Shop Rent		1,200	14,400		1,320	15,840
Proposed salary-self		3,000	36,000		3,300	39,600
Night guard bill		50	600		55	660
Mobile bill		300	3,600		330	3,960
Other Expenses		700	8,400		770	9,240
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses			5,000		-	5,500
<b>Total Operating Cost (D)</b>		<b>6,250</b>	<b>80,000</b>		<b>6,875</b>	<b>88,000</b>
<b>(C-D)Net Profit</b>		<b>14,875</b>	<b>173,500</b>		<b>16,363</b>	<b>190,850</b>
<b>Retained Income:</b>			<b>173,500</b>			<b>190,850</b>

**Notes:** 1. Agreed Grace period: 3 Months.

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

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

	<b>Year (1)</b>	<b>Year (2)</b>
<b>Cash inflow</b>		
Opening Balance	5,000	248,500
Capital Infusion by Investor	150,000	-
Sales	1,950,000	2,145,000
<b>Total Receipts</b>	<b>2,105,000</b>	<b>2,393,500</b>
<b>Cash Outflow</b>		
Cost of goods sold	1,696,500	1,866,150
Operating expenses	80,000	88,000
Return to investor ( including Transfer fee)	80,000	100,000
Total payment	1,856,500	2,054,150
<b>Closing Balances</b>	<b>248,500</b>	<b>339,350</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- ❖ Employment:  
Self: 1  
Others (beyond family): 0
- ❖ Ownership in his own name;
- ❖ Skill & Experience.

## **W**EAKNESS

- ❖ Can not supply products as per demand lack of sufficient capital;
- ❖ Shortage of quality product.

## **O**PPORTUNITIES

- ❖ Local Demand;
- ❖ Fixed Customers;
- ❖ Investor's money will be payback in two years.

## **T**HREATS

- ❖ Theft;
- ❖ Fire burn;
- ❖ Political Unrest;
- ❖ Credit sales.

Presented at 5<sup>th</sup> Ex. SB Design Lab on 28<sup>th</sup> July, 2015  
at Grameen Kalyan.

Thank you

# Pictures

# My Shop











# Trade Licence

ইউনিয়ন নং- ১০

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়  
ডাকঘর-বিহা, থানা- তারাকান্দা, উপজেলা-ফুলপুর, জেলা-ময়মনসিংহ।

266 **ট্রেড লাইসেন্স**

২০.০১.২০১৫ তারিখ

লাইসেন্স নম্বর

প্রতিষ্ঠানের নাম আনিছ ইলেক্ট্রনিক্স অন্ড কমিউনিকেশন ট্রেডিং সেন্টার

মালিক/সহীতার নাম শ্রী: আনিছুর রহমান

পিতা/পার্বীর নাম শ্রী: আলীক উদ্দিন

মোকদ্দম/গ্রাম গজহরপুর ডাকঘর বিহা

ব্যবসা/কৃতির প্রকার

কোন সনের জন্য প্রযোজ্য জানুয়ারী - জুন

কোন তারিখ পর্যন্ত কার্যকর জুন-২০১৫ ইং সন পর্যন্ত।

ব্যবসা / কৃতির ফিসের পরিমাণ (অংকে) ৩০০৫

কথায় তিনশত টাকা মাত্র টাকা মাত্র।

প্রদান করায় অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকায় অন্য শ্রী: আনিছুর -  
রহমান নামের ১ ব্যবসায়ী

দিয়েছেন, তাঁহার ব্যবসা / কৃতি চলারিয়ার স্বাধীনতা অন্য অনুরূপিত প্রদান করা হইল।

তারিখ: ২০.০১.২০১৫

২০০০  
চেয়ারম্যানের স্বাক্ষর

কামারিয়া ইউনিয়ন পরিষদ  
ফুলপুর, ময়মনসিংহ

*Thank You*