



**Grameen Kalyan**

*Proposed NU Business Name : Urmi Electronics & Lighting shop*



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

Name and address	:	Uzzal chandra ghosh Vill:Roshidpur, Post: Shomvugong , Upazilla : Mymensingh Shadar , District: Mymensingh
Age	:	23 Years
Marital status	:	Married
No. of siblings:	:	04(Four) Brothers & 03 (Three) Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Shanda Rani</p> <p>Hirandra chandra ghosh</p> <p>Branch: Chorniloxia, Group # 14, Centre # 45/M, Loan no.10762, Member since: 2011, First loan:Tk.8000 Existing loan:Tk.10,000 , Outstanding: Tk. 3840.</p>
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>NU</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Business
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 10 years experience in running business .
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	Father
Contact number	:	01739724182
Birth Certificates number	:	19926115240000626
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT= 8000 (Eight thousand) 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	:	Urmi Electronics & Lighting shop
Address/ Location	:	Rogurampur Lather Market Shomvugong Bazar, Shadar, Mymensingh.
Total Investment	:	<b>BDT = 6,00,000</b>
Financing	:	Self financing: BDT = 4,50,000 (Existing Business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT = 5000</b>
Proposed Salary	:	<b>BDT = 6000</b>
Proposed Business Implementation Plan	:	<p>The project will start with having a Electronics &amp; Lighting shop</p> <ul style="list-style-type: none"> <li>➤ Estimated profit is 40%.</li> <li>➤ Different type of electric product &amp; sound system will be rent.</li> <li>➤ Estimated sales weekly is about @ BDT= 7,500 TK.</li> <li>➤ Pay back period is estimated 3 years.</li> <li>➤ Expected date to start the project in early 2016.</li> </ul>

## ***INFO ON EXISTING BUSINESS OPERATIONS***

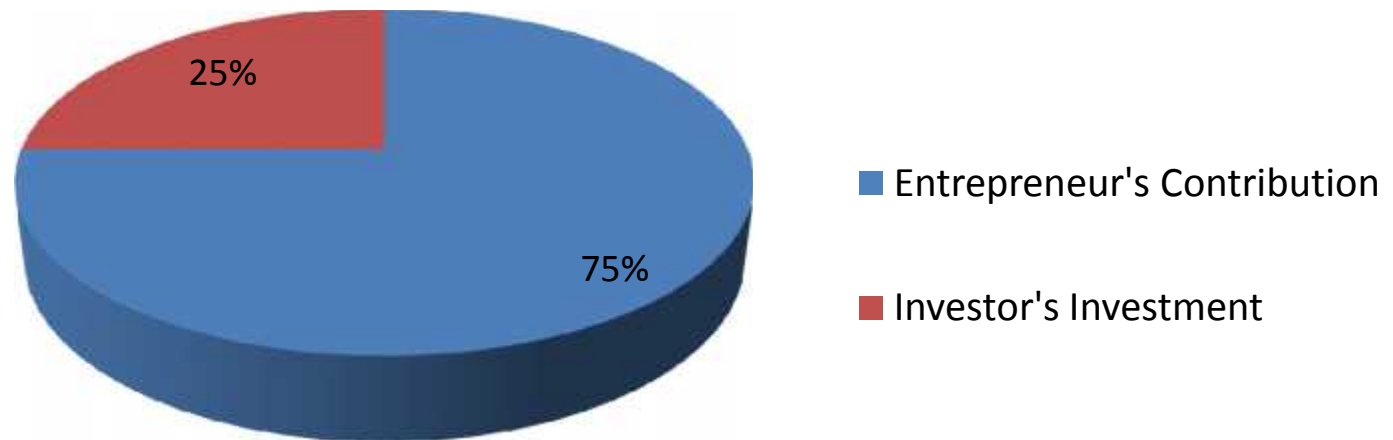
Particulars	Existing Business		
	Weekly	Monthly	Yearly
<b>Revenue</b>			
Sound syatem rent	6,500	26,000	312,000
LED Lighting	10,000	40,000	480,000
Estimated Sales (A)	16,500	66,000	792,000
<b>Less: Cost of Sales (B)</b>	9,900	39,600	475,200
<b>Gross profit (GP)= [C (A-B)]</b>	<b>6,600</b>	<b>26,400</b>	<b>316,800</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Transport		3,000	36,000
Shop Rent		-	-
Night Guard bill		150	1,800
Mobile bill		500	6,000
Present Salary		5,000	60,000
Other Expenses	300	1,200	14,400
Wages-2 (500+300)	800	3,200	38,400
<b>Non Cash Item:</b>			
Depreciation Expenses			10,000
<b>Total Operating Cost (D)</b>		13,550	172,600
<b>(C-D)Net Profit</b>		<b>12,850</b>	<b>144,200</b>

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

<b>Particulars</b>	<b>Existing Business (BDT)(1)</b>	<b>Proposed Business (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
<b>Investment in different categories:</b>			
Furnititure	10,000	-	10,000
Stand Fan 5*4000		20,000	
Generator (Big:2*25000 Midel: 2*20000, Small: 2*15000)	120,000		120,000
Buy Different Types of Cable	20,000	30,000	50,000
Buy Different Electric Product	20,000	10,000	30,000
SP Speaker,Mikes,Mikes set	200,000	-	200,000
Digital color light	50,000	30,000	80,000
Purchase Two Fog Light and Two Fog machine	-	60,000	60,000
Other Materials	20,000		
Cash in Hand	10,000	-	10,000
<b>Total Capital</b>	<b>450,000</b>	<b>150,000</b>	<b>600,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	450,000	75
Investor's Investment	150,000	25
<b>Total Investment</b>	<b>600,000</b>	<b>100</b>





## ***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
<b>Revenue</b>									
Sound system rent	7,500	30,000	360,000	7,875	31,500	378,000	8,269	33,075	396,900
LED Lighting	15,000	60,000	720,000	15,750	63,000	756,000	16,538	66,150	793,800
Estimated Sales (A)	22,500	90,000	1,080,000	23,625	94,500	1,134,000	24,806	99,225	1,190,700
<b>Less: Cost of Sales (B)</b>	13,500	54,000	648,000	14,175	56,700	680,400	14,883.75	59,535	714,420
<b>Gross profit (GP)= [C (A-B)]</b>	<b>9,000</b>	<b>36,000</b>	<b>432,000</b>	<b>9,450</b>	<b>37,800</b>	<b>453,600</b>	<b>9,923</b>	<b>39,690</b>	<b>476,280</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		525	6,300		551	6,615
Transport		3,000	36,000		3,150	37,800		3,308	39,690
Night Guard bill		150	1,800		158	1,890		165	1,985
Mobile bill		500	6,000		525	6,300		551	6,615
Proposed salary Self		8,000	96,000		8,400	100,800		8,820	105,840
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
<b>Non Cash Item:</b>									
Depreciation Expenses			15,000			15000			15000
<b>Total Operating Cost (D)</b>		20,150	256,800		21,158	268,890		22,215	281,585
<b>(C-D)Net Profit</b>		<b>15,850</b>	<b>175,200</b>		<b>16,643</b>	<b>184,710</b>		<b>17,475</b>	<b>194,696</b>

**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.)***

	Year 01	Year 02	Year 03
<b>Cash inflow</b>			
Opening Balance	10,000	275,200	399,910
Capital Infusion by Investor	150,000		
Sales	1,080,000	1,134,000	1,190,700
<b>Total Receipts</b>	<b>1,240,000</b>	<b>1,409,200</b>	<b>1,590,610</b>
<b><u>Cash Outflow</u></b>			
Cost of goods sold	648,000	680,400	714,420.00
Operating expenses	256,800	268,890	281,585
Return to investor	60,000	60,000	60,000
Total payment	964,800	1,009,290	1,056,005
<b>Closing Balances</b>	<b>275,200</b>	<b>399,910</b>	<b>534,605</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 3</li><li><input type="checkbox"/> Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Electricity Problem.</li><li><input type="checkbox"/> Transportation Problem.</li><li><input type="checkbox"/> Lack of Sufficient capital.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local Demand;</li><li><input type="checkbox"/> Skill &amp; Experience,</li><li><input type="checkbox"/> Investor's money will be payback in 3 years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Fire Burn.</li></ul>

Presented at 12<sup>th</sup> Ex. SB Design Lab on 31<sup>st</sup> January,  
2016 at Grameen Kalyan.

Thank you

# Pictures

# My Shop & Me















**Thank You**