

*Proposed NU Business Name : **Alo Electronics***

*Business Category: **General Retail & Wholesale***



*Project Identified by: **Md. Shahidul Islam, Assist. Officer, Kaunia Unit, Rangpur***
*Project Prepared by: **Mohammed Anwar Hossain***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdur Rahim</i> Vill: Araje Kanuwa, Union: Tapamothopur, Post: Bhayar hat, Upazila: Kaunia, District: Rangpur,
Age	:	32 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	03 (Three) Brothers and 04 (Four) Sisters
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Amena Begum Md. Alam Mondal <i>Branch: Tapamothopur, Kaunia, Centre # 29/mo</i> <i>Loan no.: 2165, Member since December 03,2011</i> First loan: Tk. 12,000 Existing loan: Tk. 35,000, Outstanding Loan: TK. 32,587
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father No Nil Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., perusing 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.)	:	Last 04 (Four) years Entrepreneur is running his own business. He started the business with BDT 70,000 (Seventy Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01771127854
NU's National ID No.	:	8514281692275
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amena Begum is a GB member since December 03,2011 at first she took GB loan BDT 12,000 (Twelve Thousand).
- Successively several times she utilized GB loan for repairing house and cultivation.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Alo Electronics</i>
Address/ Location	:	Chaytar mur Bazar, Kaunia, Rangpur,
Total Investment in BDT	:	Tk. 302,000
Financing	:	Self Tk. 202,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing business		
	Daily	Monthly	Yearly
Sales income from products (A)	2,500	70,000	840,000
Less: Cost of Sales			
Cost of products (B)	2,000	56,000	672,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
Less: Operating Cost:			
Electricity bill		120	1,440
Generator bill		210	2,520
Shop Rent		300	3,600
Mobile bill		500	6,000
Conveyance		1,200	14,400
Provision of bad Debt		6	66
Present Salary (Self & family)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		120	1,435
Total Operating Cost (D)		7,955	95,461
Net Profit (C-D):		6,045	72,539

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Fan, wire, pipe, switch, board, plug, charger light, torch light, holder and bulb etc.)	Investment in products (Fan, wire, pipe, switch, board, plug, charger light, torch light, holder and bulb etc.)	176,800	100,000	276,800
Investment in equipments (Fan, bulb etc.)		900	-	900
Cash in hand		3,000	-	3,000
Debtors (Since January, 2016 to at present)		6,600	-	6,600
Creditors (Since January, 2016 to at present)		(8,300)	-	(8,300)
Decoration (fixture and fittings)		13,000	-	13,000
Advance for Shop		10,000	-	10,000
Total Capital		202,000	100,000	302,000

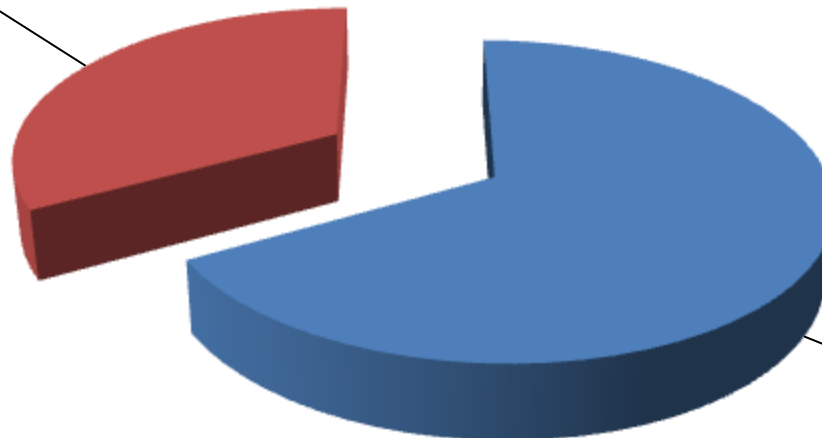
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 202,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 302,000

GTT's Investment
33%



Entrepreneur's
Contribution 67%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products	3,500	98,000	1,176,000	4,025	112,700	1,352,400	4,226	118,335	1,420,020
Total Sales/commission (A)	3,500	98,000	1,176,000	4,025	112,700	1,352,400	4,226	118,335	1,420,020
Less: Cost of Sales									
Cost of products	2,800	78,400	940,800	3,220	90,160	1,081,920	3,381	94,668	1,136,016
Total Cost of Sales (B)	2,800	78,400	940,800	3,220	90,160	1,081,920	3,381	94,668	1,136,016
Gross Profit (C) [C=(A-B)]	700	19,600	235,200	805	22,540	270,480	845	23,667	284,004
Less: Operating Cost:									
Electricity bill		220	2,640		320	3,840		420	5,040
Generator bill		310	3,720		410	4,920		410	4,920
Shop Rent		300	3,600		300	3,600		300	3,600
Night Guard bill		-	-		100	1,200		100	1,200
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Conveyance		1,400	16,800		1,500	18,000		1,600	19,200
Provision of bad Debt		6	66		6	66		6	66
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,000	60,000		6,000	72,000		6,000	72,000
Bank Charge (DD, PO, SC)		100	1,200		600	7,200		900	10,800
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		1,900	22,800
Non Cash Item:									
Depreciation Expenses		120	1,435		120	1,435		120	1,435
Total Operating Cost (D)	-	10,722	124,661	-	12,822	153,861	-	13,322	159,861
Net Profit (C-D):	-	8,878	110,539	-	9,718	116,619	-	10,345	124,143
Retained Income			110,539			227,158			351,301

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	114,539	124,619	132,143
1.3	Depreciation Expenses	1,435	1,435	1,435
1.4	Opening Balance of Cash Surplus	-	91,974	170,028
	Total Cash Inflow	215,974	218,028	303,606
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	91,974	170,028	255,606

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Working Experience :04 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 553,301 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

**Presented at 222nd as Yunus Centre and 57th In-house Executive
Social Business Design Lab
(GTT) on April 04, 2016 at Grameen Telecom Trust Premises**

Thank you

Pictures











৳৫০



৳৫০

পঞ্চাশ টাকা

০৫০২৬০০

পাঁচ বছর পরে খর ভাড়া লইতে চাইলে পুনরায় বন্দোবস্ত করিয়া লইতে হইবে। এদের বেতন কিংবা চাল, কাশ ইত্যাদি আদি দ্রব্য কুড়িয়া দিন মালিক হিসাবে, পাঁচ বছর পূর্ণ হওয়ার পর জাশনার আদানত ১০০০০ (এক লক্ষ) টাকা এক হুণ্ডে দুইটিতে পাইয়া প্রেরণ ও স্বতমানে আফিসনের মোকদ্দমা বেলা আদান।

স্বাক্ষর

আফিসনের স্বাক্ষর

১। *[Signature]*

২। *[Signature]*

৩। *[Signature]*

৪। *[Signature]*

মুদ্রিত লেখক

মোঃ জিয়াউর রহমান

২১-০৯-২০১৩ইং



গ্রামীণ ব্যাংক
টেপাচন্দ্রপুর কাউন্সিল শাখা

সহজ ঋণের পাশ বই

নাম (স্বাক্ষর): আব্দুল হক (স্বাক্ষর)

কলী নং ২১৫৫

গ্রুপ নং ০৪

কেন্দ্র নং ২০৫

কেন্দ্রের নাম আবদিকি মাদুয়া হুর্ক

বই ইস্যুর তারিখ ৩১/১১/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

(স্বাক্ষর)

