

*Proposed NU Business Name: **Mayer Dowa Electronics***

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



*Business Proposal Identified by: **Md. Faisal Ahmed, Assistant. NU, Sadar, Rangpur***

*Business Proposal Prepared by: **Mohammed Anwar Hossain***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Anarul Islam</i> Vill: Kismot Sherpur, Union: Batgari, Post: Batgari, Upazila: Gangachara, District: Rangpur,
Age	:	32 years
Marital status	:	Married
Children	:	02 (Two) Sons
No. of siblings:	:	03 (Three) Brothers and 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	:	Mst. Amina Begum
(iii) Father's name	:	Late Md. Amur Ali
(iv) GB member's info	:	<i>Branch: Batgari, Gangachara, Rangpur, Centre # 23/mo Loan no. 5691, Member since February 15, 1990 First loan: Tk. 1,000 Existing loan: Tk. Nil Last Loan: TK.12,000</i>
Further Information:	:	
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	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.)	:	16 (sixteen) years experiences is running his own business. He started the business with BDT 4,100. (Four thousand one hundred). : He has on hand training. He has purchased 15 (fifteen) decimal land and expanded the running business from the benefit of this business.
Other Own/Family Sources of Income	:	His younger brother's income from electric mechanic.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740552619 01721130597
NU's National ID No.	:	8512721711358
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amina Begum is a GB member since February 15, 1990 at first she took GB loan BDT 1,000 (one thousand).
- Successively several times she utilized GB loan for purchasing hen & ducks, arranged marriage of her daughter and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mayer Dowa Electronics</i>
Address/ Location	:	Batgari, Gangachara, Rangpur
Total Investment in BDT	:	Tk. 400,000
Financing	:	Self Tk. 300,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products 20%, Servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

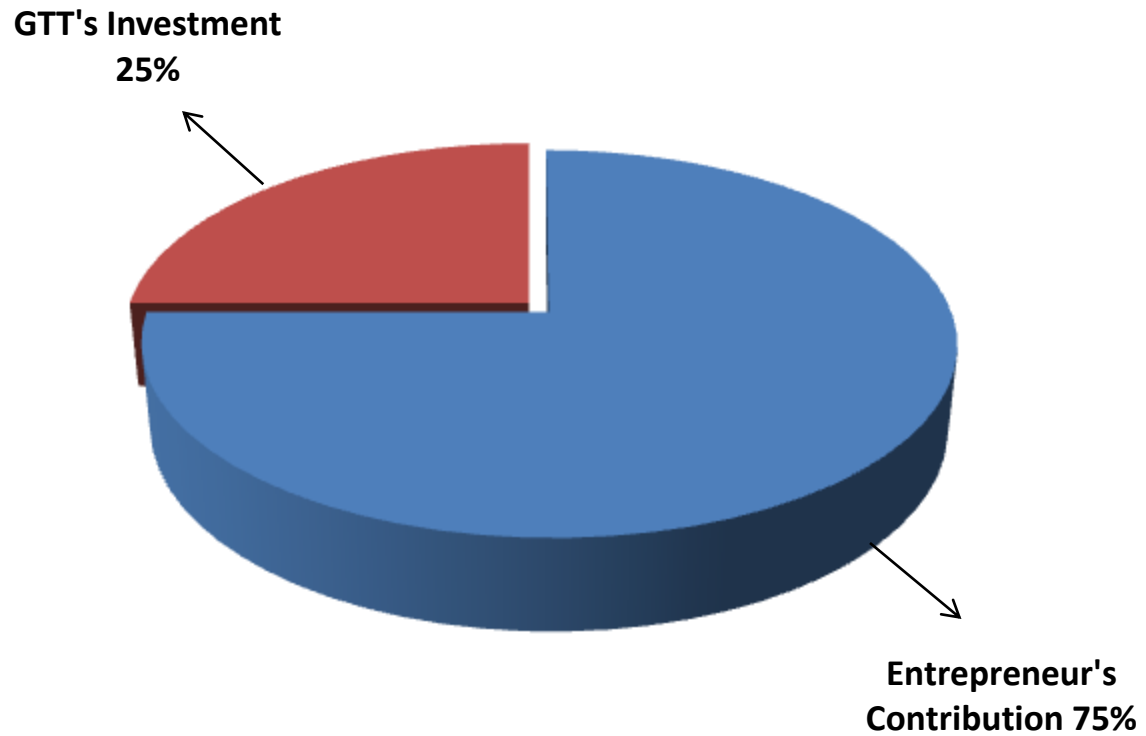
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,000	28,000	336,000
Income from servicing	500	14,000	168,000
Total income from sales & servicing (A)	1,500	42,000	504,000
Less: Cost of Sales / Products	800	22,400	268,800
Total cost of sales (B)	800	22,400	268,800
Gross Profit (C) [C=(A-B)]	700	19,600	235,200
Less: Operating Cost:			
Electricity bill		400	4,800
Shop rent		600	7,200
Mobile bill		500	6,000
Night Guard bill		150	1,800
Conveyance bill		500	6,000
Present Salary (Assistant-01)		6,000	72,000
Present Salary (Family & Self)		6,000	72,000
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		413	4,950
Total Operating Cost (D)		15,063	180,750
Net Profit (C-D):		4,538	54,450

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (wire, pipe, switch, board, plug, charger light, torch light, holder and bulb etc.)	Investment in products (wire, road board, switch, multi plug, bulb etc.)	257,500	100,000	357,500
Investment in Machineries & Equipment (Tools box, Drill machine, Dice, Calculator, fan, light, etc.)	-	19,000	-	19,000
Cash in hand		2,500	-	2,500
Advance for Shop		20,000	-	20,000
Debtors (Since July, 2016 to at present)		20,900	-	20,900
Decoration (fixture and fittings)		21,000	-	21,000
Total Capital		300,000	100,000	400,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 300,000
- GTT's Investment BDT 100,000
- Total Capital BDT 400,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. sales income from products	1,500	42,000	504,000	1,650	46,200	554,400	1,815	50,820	152,460
Est. Income from servicing	700	19,600	235,200	770	21,560	258,720	847	23,716	71,148
Total Estimated Sales & servicing (A)	2,200	61,600	739,200	2,420	67,760	813,120	2,662	74,536	223,608
Less: Cost of Sales / Products	1,200	33,600	403,200	1,320	36,960	443,520	1,452	40,656	121,968
Total Estimated cost of sales (A)	1,200	33,600	403,200	1,320	36,960	443,520	1,452	40,656	121,968
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000	1,100	30,800	369,600	1,210	33,880	101,640
Less: Operating Cost:									
Electricity bill		400	4,800		450	5,400		550	1,650
Shop rent		600	7,200		600	7,200		600	1,800
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	2,700
Night Guard bill		150	1,800		200	2,400		200	600
Conveyance bill		1,500	18,000		1,500	18,000		2,500	7,500
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Proposed Salary-(Assistant-01)		6,000	72,000		6,500	78,000		7,000	21,000
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		8,500	25,500
Other Cost (stationary & Entertainment etc.)									3,600
		800	9,600		1,100	13,200		1,200	
Non Cash Item:									
Depreciation Expenses		413	4,950		413	4,950		550	1,650
Total Operating Cost (D)	-	18,596	220,650	-	20,496	245,950	-	22,833	68,500
Net Profit (C-D)	-	9,404	115,350	-	10,304	123,650	-	11,047	33,140

Notes: 1. Agreed Grace period: Three months

2. Investment Payback schedule: Monthly 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) for 3 months</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	122,850	133,650	35,640
1.3	Depreciation Expenses	4,950	4,950	1,238
1.4	Opening Balance of Cash Surplus	2,500	85,300	163,900
	Total Cash Inflow	230,300	223,900	200,778
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	Total Cash Outflow	145,000	60,000	15,000
3.0	Total Cash Surplus	85,300	163,900	185,778

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 01 (permanent basis) & 08 (working basis) Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Business Experience :16 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Inadequate Capital.
<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 272,140 after 2 years 3 months excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;<input type="checkbox"/> Fire.

Presented at 373rd as Yunus Centre and 111th In-house
Executive Social Business Design Lab
(GTT) on October 17, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আনারুল ইসলাম

Name: Mst Anarul Islam

পিতা: মৃত আমির আলী

মাতা: মোছা: আমিনা বেগম

Date of Birth: 18 Mar 1985

ID NO: 8512721711358

৩০/০১/২০০৮

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য
কোনোও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: রাজা নং/নাম: কিশামত শেরপুর (নদীরপাড়), ডাকঘর: বেতগাড়ী - ৫৪১০,
গংগাচড়া, রংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০১/২০০৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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নাম: মোছা: আমিনা বেগম

Name: Mst Amina Begum

স্বামী: মৃত আমুর আলী

মাতা: মৃত আছিরন বেগম

Date of Birth: 20 Sep 1962

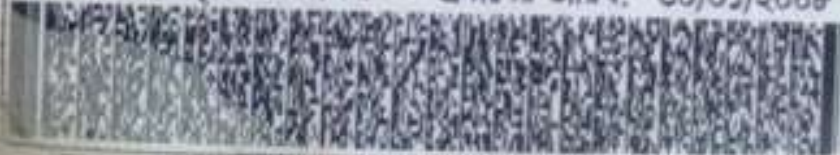
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গ্রামীণ ব্যাংক

শাখা

বেতগাড়ী গংগাচড়া শাখা

সহজ ঋণের পাশ বই

নাম

জিগমিনা

কলী নং

৫৫৯০

গ্রুপ নং

০৭

কেন্দ্র নং

২৩৫

কেন্দ্রের নাম

বাগাইচের পাশের গ্রুপ

বই ইস্যুর তারিখ

২৫/০৮/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You