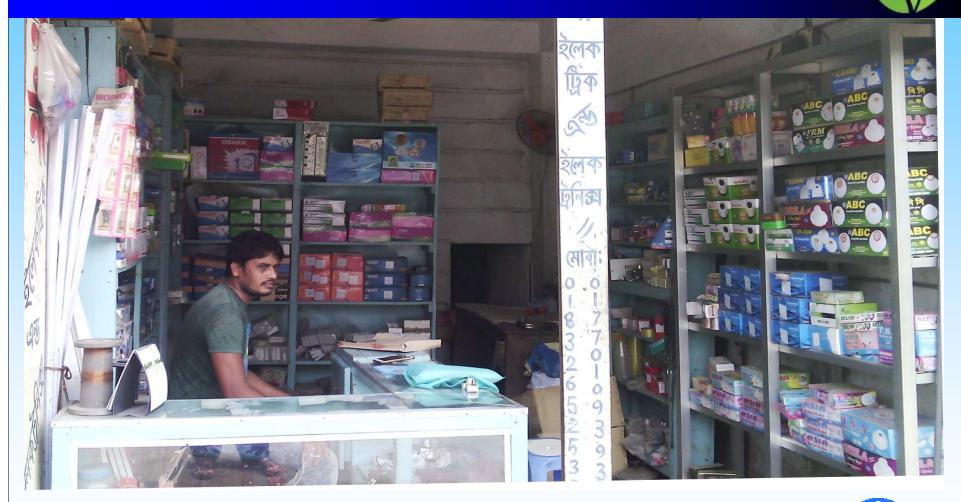
A Nobin Udyokta Project Janani Electronics



Project by Pankaj Das Identified & Verified By: Outtom Kumar Sarker

Chandpur Sadar Unit Anchal-1, Chandpur GRAMEEN TRUST

GT Social Business Anchal-1, Chandpur

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Pankaj Das
Age	:	10-03-1986
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	Three brothers
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 Putul Rani Kartik Chandra Das Member since: 12-08-1998 Branch: Gobindrapur Centre no.9/m Group: 01 Loanee No. 1132 First Ioan: Tk. 4000 Total Amount Received: Tk.460,000/- Existing Ioan: Tk. 1,00000/ Outstanding: Tk.69200/
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others		Father N/A N/A N/A N/A
Education, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (Continued)



Present Occupation	:	Electric Business
Trade License Number	•	86 /2016-2017
Business Experiences	:	3 years.
Other Own/Family Sources of Income	:	Business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01772626541
NU Project Source/Reference	•	GT Chandpur Sadar Unit Office, Chandpur.



NU's mother has been a member of Grameen Bank (GB) Since 1998. At first his mother took a loan amount BDT 4000 from Grameen Bank. She Invested the money in his son's business. They gradually improved their life standard through GB loan.



Business Name	:	Janani Electronic
Address/ Location	:	Algi Bazar, Algi, Haimchair, Chandpur
Total Investment in BDT	:	403,000/-
Financing	:	Self BDT :323,000 (from existing business) -80 % Required Investment BDT : 80,000 (as equity) -20 %
Present salary/drawings from business (estimates)	:	BDT- 8,000/-
Proposed Salary		BDT- 8,000/-
Proposed Business % of present gross profit margin Estimated % of proposed gross	:	15% 15%
profit margin Agreed grace period	:	02 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Exist	Existing Business (BDT)			
Faiticulais	Daily	Monthly	Yearly		
Sales (A)	4,000	1,20,000	14,40,000		
Less: Cost of sale (B)	3400	102,000	12,24,000		
Gross Profit 10% (A-B)= [C]	600	18,000	2,16000		
Less: Operating Costs					
Electricity bill		350	4200		
Shop Rent		4,300	51,600		
Mobile Bill		300	3,600		
Night Guard		50	600		
Salary from Business (Self)		6,000	72,000		
Others (Entertainment)		300	3,600		
Non Cash Item:					
Depreciation Expenses(22,000*10%)		183	2,196		
Total Operating Cost (D)		11,483	1,37,796		
Net Profit (C-D):E		6517	78204		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Fan: Furniture Advance Present Goods Items (*) :	2,000 20,000 100,000 201,000		2,23,000
Proposed Items (**) :		80,000	80,000
Total Capital	323,000	80,000	403,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock item

Product name	Amount
Socket Various	20,000
Energy bulb(10 c *2760)	27,500
Switch(30*255)	7,500
Board	20,000
Main Switch	20,000
Fan 20*1800	36,000
Switch Various Size	20,000
Tar Various Size	35,000
Plastic Pipe	5,000
Others	10,000
Total	201,000

Proposed Item

Product Name	Amount
Electrical Equipment	20,000
Fan	25,000
Tar Various Size	15,000
Socket Various	20,000
Total	80,000

Financial Projection of NU BUSINESS PLAN



Particulars		Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales (A)	5,000	1,50,000	18,00000	5,500	1,65,000	19,80,000	
Less: Cost of Sale (B)	4,250	1,27,500	15,30,000	4,675	140250	16,83,000	
Profit 10% (A-B)=(C)	750	22,500	2,70,000	825	24,750	2,97,000	
Less operating cost :							
Electricity bill		350	4200		400	4,800	
Mobile Bill		300	3600		400	4,800	
Night Guard		50	600		100	1,200	
Salary- self		6,000	72,000		6,000	72,000	
Shop Rent		4,300	51,600		4,300	51,600	
Others		300	3,600		300	3,600	
Depreciation Expenses		183	2,196		183	2,196	
Total Operating Cost (F)		11483	1,37,796		11,683	1,40,196	
Net Profit =(E-F)		11017	1,32,204		13067	1,56,804	
GT payback		48,000			48,000		
Retained Income:		84,204			1,08,804		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	132,204	156,804
1.3	Depreciation (Non cash item)	2,196	2,196
1.4	Opening Balance of Cash Surplus		86,400
	Total Cash Inflow	214,400	245,400
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	0	0
2.3	Payment of GB loan	48,000	48,000
	Total Cash Outflow	128,000	48,000
3.0	Net Cash Surplus	86,400	197,400

SWOT Analysis



Strength Skill and 2 Years experience Quality service and Product Well Decorated Seven days open weekly 16 hours shop open	WEAKNESS Lack of investment
 OPPORTUNITIES Have a chance at more customers within local area. Extendable society Products and service demand increasing. 	 THREATS New competitor may be present Political Unrest Theft Fire

Photographs





Photograph

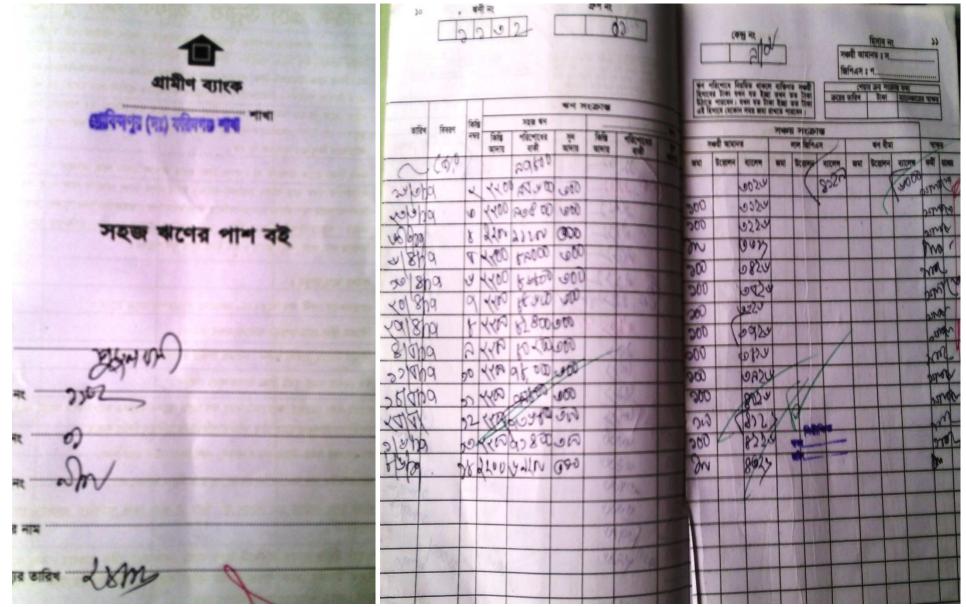






Photograph







१न१ कड्म নং বিধান দেৱৰা) ইউনিয়ন পরিষদ 40 5-523 বাংলাদেশ (1997) Б বাণিজ্যের লাইসেন্স ব্যবসা লাইসেশ না STAN GO/06/06 দোৱান প্ৰতিষ্ঠানের নাম A A $\nabla \mathcal{A}$ লাইদেশ প্রাশকের নাম জিতা/ সামীৰ নাম 0160 G 1-51 294 Ы অৱ ইউনিয়নের আওতাধীনে ৰাছৰে 0 2074 এক ৰনসৱকাল হিসাবে তাহাৱ ব্যৰসায়ের ধরশ টাকা ব্যবসা চালাইয়া যাওয়ার জন্য উৎকর্ত্ব টাকা মাত্র) কথায় প্রদন্ত হওয়ায় তাহাকে এই লাইসেন্স প্রদান করা হইল। চেয়ারম্যান GT Social Business Anchal-1, Chandpur



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ו ברתיצונים אותו איזה ביני איזה איניו איניים געריים איניים אי

"দেশপ্রেমের শপথ নিন, দুর্নীতিকে বিদায় দিন"





"দেশপ্রেমের শপথ নিন, দুর্নীতিকে বিদায় দিন"

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Regarantal क्षेत्र सह : यहा कर्ट्र मार्ड के हुई हराद /c of arr: artono Bland 6/ nor: Zanger (allard.

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Presented at 141st Internal Design Lab on July 6, 2017at GT

