



Grameen Kalyan

Proposed NU Business Name: Rubel Electronics.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rubel Hasan. Vill: Kashiganj, Post: Khicha, Tarakhanda, Upazilla : Mymanshing, District: Mymensingh
Age	:	29 Years
Marital status	:	Married.
No. of siblings:	:	2 Brothers & one 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>Most. Julekha Khatun.</p> <p>Md. Sakendhar Hasan.</p> <p>Branch: Bishakha, Tarakhanda, Group # 12, Centre # 20, Loan no. 4411, Mymensingh, Member since: 2009, First loan: Tk. 10,000, Existing loan: 2,50,000, Outstanding: 2,20,000.</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>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	SSC

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 is doing this business since last five years.
Other Own/Family Sources of Income	:	From his own business and father's income.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01728763255.
Birth certificate	:	19956125213066061
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 10,000 (Ten Thousand) and used the money in household development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Rubel Electronics.
Address/ Location	:	Samgong, Tarakhandha. Mymensingh
Total Investment	:	BDT = 5,45,000
Financing	:	Self financing: BDT = 3,45,000 Required Investment: BDT = 2,00,000 (as equity)
Present salary/drawings from business	:	BDT. 5000/-
Proposed Salary	:	BDT. 7,000(Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The project will start with having a mobile shop & servicing center. ➤ Around 15% gross profit from mobile phone set and accessories sales & 70% from servicing is estimated. ➤ Estimated sales is about @ Tk. 7,000. Per day and expected income from services is Tk. 1,000 per day. ➤ Pay back period is 3 years. ➤ Existing Business so fund need to increase the volume of existing product.

EXISTING BUSINESS OF NOBIN UDYOKTTA

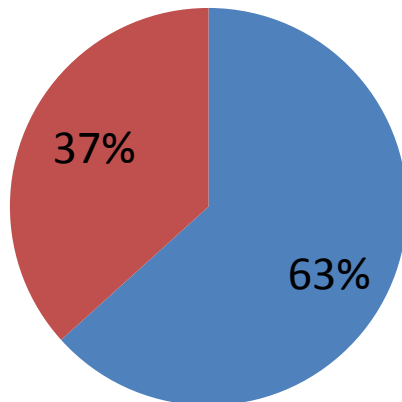
Particulars	Existing Business		
	Daily	Monthly	Yearly
Mobile phone Sales	4,000	100,000	1,200,000
Mobile Servicing	600	15,000	180,000
(A) Total Revenue	4,600	115,000	1,380,000
Cost of Mobile phone set Sales	3,400	85,000	1,020,000
Cost of Mobile Servicing	180	4,500	54,000
Cost of Sales (B)	3,580	89,500	1,074,000
Gross profit (GP) [C=(A-B)]	1,020	25,500	306,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,000	12,000
Shop rent		2,000	24,000
Night guard bill		80	960
Transportation		1,000	12,000
Mobile bill		500	6,000
Present salary/Drawing self		5,000	60,000
Other Expenses		750	9,000
Non Cash Item:			
Depreciation Expenses		2,000	24,000
Total Operating Cost (D)		12,330	147,960
(C-D) Net Profit:		13,170	158,040

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	50,000	-	50,000
Furniture	100,000	-	100,000
Machineries For Servicing	20,000	-	20,000
Phone set (Symphony, Nokia, Walton etc.)	50,000	100,000	150,000
Buy New battery for Sell	20,000	20,000	40,000
Buy New Charger for Sell	12,000	25,000	37,000
Mobile caching	8,000	5,000	13,000
Mobile LCD Display	30,000	30,000	60,000
Different Circuit of phone	30,000	10,000	40,000
Other Materials	20,000	10,000	30,000
Cash in Hand	5,000	-	5,000
Total	345,000	200,000	545,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	345,000	63
Investor's Contribution (GK)	200,000	37
Total Investment	545,000	100



■ Entrepreneur's Contribution (NU)

■ Investor's Contribution (GK)

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
Revenue:									
Mobile and accessories sales	7,000	175,000	2,100,000	7,700	192,500	2,310,000	8,470	211,750	2,541,000
Mobile Servicing	1,000	25,000	300,000	1,100	27,500	330,000	1,210	30,250	363,000
(A) Total Revenue	8,000	200,000	2,400,000	8,800	220,000	2,640,000	9,680	242,000	2,904,000
Cost of Mobile set and accessories	5,950	148,750	1,785,000	6,545	163,625	1,963,500	7,200	179,988	2,159,850
Cost of Mobile Servicing	300	7,500	90,000	330	8,250	99,000	363	9,075	108,900
(B) Total Cost of Sales	6,250	156,250	1,875,000	6,875	171,875	2,062,500	7,563	189,063	2,268,750
Gross profit (GP)= [C (A-B)]	1,750	43,750	525,000	1,925	48,125	577,500	2,118	52,938	635,250
Less: Operating Costs:									
Electricity bill		1,200	14,400		1,320	15,840		1,452	17,424
Transportation		1,500	18,000		1,650	19,800		1,815	21,780
Stationary		100	1,200		110	1,320		121	1,452
Shop Rent		2,000	24,000		2,000	24,000		2,200	26,400
Night Guard bill		80	960		80	960		88	1,056
Wages (1)		5,000	60,000		5,500	66,000		6,000	72,000
Proposed salary-self		7,000	84,000		7,500	90,000		8,000	96,000
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		1,000	12,000		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		2,000	24,000		2,000	24,000		2,000	24,000
Total Operating Cost (D)		20,380	244,560		21,710	260,520		23,281	279,372
(C-D)Net Profit		23,370	280,440		26,415	316,980		29,657	355,878
Retained Income:			280,440			316,980			355,878

Notes: 1. Agreed Grace period: 3 Months.

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

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	5,000	205,440	442,420
Capital Infusion by Investor	200,000		
Sales	2,400,000	2,640,000	2,904,000
Total Receipts	2,605,000	2,845,440	3,346,420
<u>Cash Outflow:</u>			
Cost of goods sold	1,875,000	2,062,500	2,268,750
Operating expenses	244,560	260,520	279,372
Product Purchase	200,000		
Return to Investor (Including Transfer fee)	80,000	80,000	80,000
Total payment	2,399,560	2,403,020	2,628,122
Closing Balances	205,440	442,420	718,298

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 1
- Ownership in his own name.
- Skill & experience.

WEAKNESS

- Lack of sufficient capital.
- Political un-stable.
- Transportation.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Pay back period three years.

THREATS

- Theft;
- Fire.

Presented at 61st SB Design Lab on March 16, 2015
at Yunus Centre

Thank you

Pictures

My Shop and me









Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Rules : 12(1)

নং মইলাকান্দা ইউনিয়ন পরিষদ
উপজেলা : গৌরীপুর, জেলা : ময়মনসিংহ।

লাইসেন্স

অর্থ বৎসর ২০১৪-২০১৫ ইং

লাইসেন্স নং: ০৮/০৬/২০১৫

তারিখ: ০৮/০৬/২০১৫

নাম: কামরুজ্জামান হোসেন
মা: মোঃ কামরুজ্জামান হোসেন
পিতা: মোঃ কামরুজ্জামান হোসেন
লাইসেন্স স্থান: মইলাকান্দা ইউনিয়ন, গৌরীপুর / ময়মনসিংহ
পেশা: ইলেক্ট্রিশিয়ান হোসেন
ফি: ২০০ কথায়: দুইশত টাকা

এত ফি প্রদান করায় ইউনিয়ন পরিষদ এলাকায় সংশ্লিষ্ট ব্যক্তি/প্রতিষ্ঠান কে পূর্ণ অর্থ বৎসরের
ইং তারিখ পর্যন্ত তাহ্যত ব্যবসা বা পেশা/বৃত্তি চালিয়ে যাবার জন্য অনুমতি প্রদান করা হলো।

(মোঃ রিয়াদুজ্জামান রিয়াদ)
চেয়ারম্যান

(মোঃ রিয়াদুজ্জামান রিয়াদ)

Thank You