



Grameen Kalyan

Proposed NU Business Name: Nonditha Electronics.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nadim Pervez (Papon). Vill: Rogurampur, Post: Somvugonj, Upazilla : Sador, District: Mymensingh.
Age	:	19 Years
Marital status	:	Single.
No. of siblings:	:	Three (3) Brothers & Two (2) 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"/> : Most. Minara Parvin. : Md. Helal Uddin Akondh. : Branch: Charniloxia, Group # 14/Kh, Centre # 45/M, Loan no. 4259, Member since: 2010, First loan: Tk. 10,000, Last loan: 20,000, Outstanding: Nil.
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	:	My mother paide GB loan installment. : No : Nil : Nil : Nil
Education, till to date	:	Honor's

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Studding Honor's
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 he is doing this business last 02 years. Sometimes his father helps him to operate the business.
Other Own/Family Sources of Income	:	Fathers income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01680889337
Birth Certificate	:	19966115240047774
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT=10,000 (Ten Thousand) and used the money in household development. Subsequently several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	<i>Nonditha Electronics.</i>
Address/ Location	:	Samvugong, Sador, Mymensingh
Total Investment	:	BDT = 2,70,000
Financing	:	Self financing: BDT = 1,70,000(Existing Business) Required Investment BDT = 1,00,000 (as equity)
Present salary/drawings from business	:	Nil.
Proposed Salary	:	BDT= 5,000 (Five thousand)
Proposed Business Implementation Plan	:	<p>The business is planed to be scale up the existing goods by the new investment.</p> <ul style="list-style-type: none"> ➤ Various kind of electric product will be buy & sold. ➤ Estimated gross profit is around 15% on sales. ➤ Estimated sales is about @ Tk.7,000. Per day. ➤ Pay back period is 2 years. ➤ Expected date to start the project is November, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

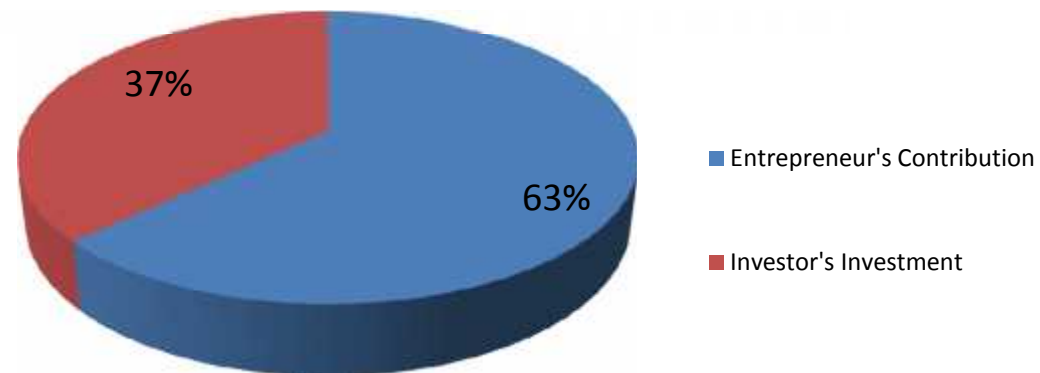
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,500	87,500	1,050,000
Less: Cost of Sales (B)	2,975	74,375	892,500
Gross profit (GP)= [C (A-B)]	525	13,125	157,500
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Generator bill		300	3,600
Transport		500	6,000
Shop Rent		2,500	30,000
Night Guard bill		100	1,200
Mobile bill		300	3,600
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			2,000
Total Operating Cost (D)		4,700	58,400
(C-D)Net Profit		8,425	99,100

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop Advance	100,000	-	100,000
Furniture	10,000	-	15,000
Energy Bulb (super stare, Philips, falcon, guru)	10,000	15,000	25,000
Different type of Cables	20,000	30,000	50,000
Switch, circuit breaker,multiplaugh	10,000	10,000	20,000
Digital Metter (Proposed)	-	15,000	15,000
Charger torchlight	10,000	15,000	25,000
Earthling	-	15,000	15,000
Cash in hand	10,000	-	10,000
Total Capital	170,000	100,000	275,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	170,000	63
Investor's Investment	100,000	37
Total Investment	270,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales (A)	7,000	168,000	2,016,000	7,350	176,400	2,116,800
Less: Cost of sales (B)	5,950	142,800	1,713,600	6,248	149,940	1,799,280
Gross profit (GP)= [C (A-B)]	1,050	25,200	302,400	1,103	26,460	317,520
Less: Operating Costs:						
Electricity bill		500	6,000		550	6,600
Transportation		1,000	12,000		1,100	13,200
Shop Rent		2,500	30,000		2,750	33,000
Night Guard bill		100	1,200		110	1,320
Mobile bill		700	8,400		770	9,240
Proposed Salary		5,000	60,000		5,500	66,000
Other Expenses		1,600	19,200		1,760	21,120
Non Cash Item:						
Depreciation Expenses			4,000			4,400
Total Operating Cost (D)		11,400	140,800		12,540	154,880
(C-D)Net Profit		13,800	161,600		13,920	162,640
Retained Income:			161,600			162,640

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.)

Particulars	Year (1)	Year (2)
<u>Cash inflow</u>		
Opening Balance	10,000	211,600
Capital Infusion by Investor	100,000	-
Sales	2,016,000	2,116,800
Total Receipts	2,126,000	2,328,400
<u>Cash Outflow</u>		
Cost of goods sold	1,713,600	1,799,280
Operating expenses	140,800	154,880
Return to investor (including Transfer fee)	60,000	60,000
Total payment	1,914,400	2,014,160
Closing Balances	211,600	314,240

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
- Ownership in his own name.
- Skill & experience.

WEAKNESS

- Lack of sufficient capital.
- Can not Supply Product as per Demand

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Estimated Pay back period 02 years.

THREATS

- Theft;
- Fire.
- Credit Sales

Presented at 9th SB Design Lab on Nov 23, 2015 at
Grameen Kalyan

Thank you

Pictures

My Shop and me











Thank You