



Grameen Kalyan
Proposed NU Business Name : Rabbi electronics & Work's



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Goffarul Islam Vill: Char goramara Post: Dwohakhala, Upazilla: Goripur, District: Mymensingh
Age	:	20 Years.
Marital status	:	Married.
Progeny	:	N/A
No. of siblings:	:	2 (two) Brothers & 2 (two) sisters.
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Rowshanara Begun
(iii) Father's name	:	Md. Abdul Barek
(iv) GB member's info	:	Branch: Rajgonj, Group # 12, Centre # 10/M, Loan no. 5150, Member since: 2012, First loan: Tk.12,000, Last loan: 20,000, Outstanding: 17,360
Further Information:	:	
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C

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 has no formal training but 3 years experience this business.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01919637050
National ID number	:	19966112327033564
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Mst. Sharmin Sultana, ID No:2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 12,000 (Twelve thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rabbi electronics & worker's .
Address/ Location	:	Shayak siraj road, Muktijudda bazaar, Mymensingh.
Total Investment in BDT	:	BDT: 2,60,000/-
Financing	:	Self financing: BDT: 1,60,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 3000 (three thousand only)
Proposed Salary	:	BDT 5000 (five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Different Kinds of Products will be buy & Sale. <input type="checkbox"/> Estimated sales is about @ Tk. 8,500 per week. <input type="checkbox"/> Gross profit margin on average 50 % on sales. <input type="checkbox"/> Payback period is estimated to be 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

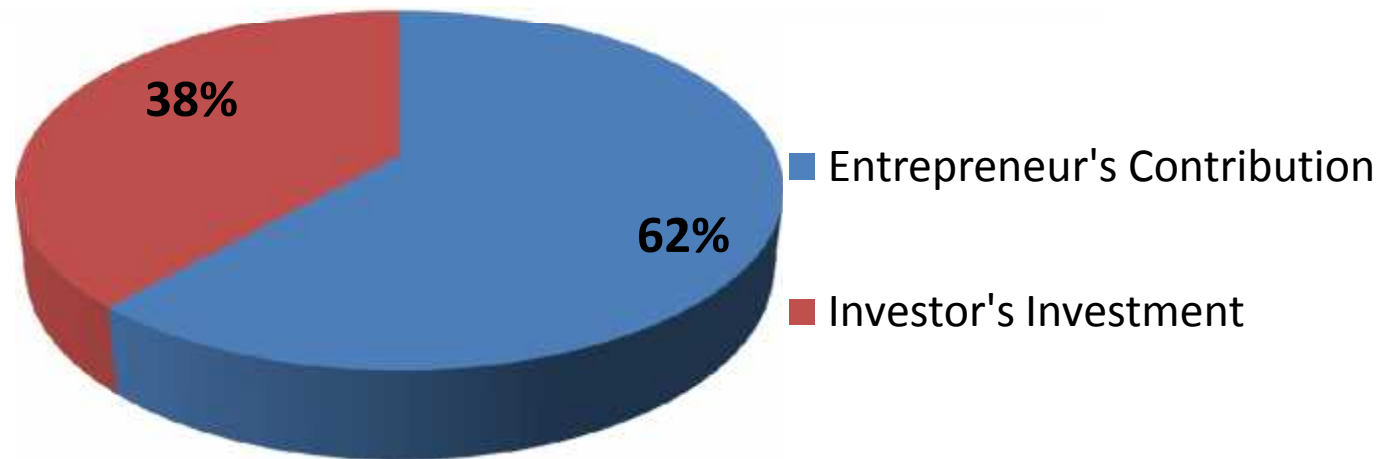
Particulars	Existing Business		
	Weekly	Monthly	Yearly
Revenue			
Electric Product Sales	1,000	4,000	48,000
LED Lighting & sound system	2,500	10,000	120,000
Servicing	2,500	10,000	120,000
Estimated Sales (A)	6,000	24,000	288,000
Less: Cost of Sales (B)	3,000	12,000	144,000
Gross profit (GP)= [C (A-B)]	3,000	12,000	144,000
Less: Operatin Costs:			
Electricity bill		300	3,600
Transport		1,000	12,000
Present salary		3,000	36,000
Shop Rent		1,000	12,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Other Expenses	200	800	9,600
Non Cash Item:			
Depreciation Expenses			3,000
Total Operating Cost (D)		6,550	81,600
(C-D)Net Profit		5,450	62,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Furniture	5,000		5,000
Various Tools	30,000		30,000
Generator for rent	20,000		20,000
Purchase electric products for fitting motors & fan	25,000	10,000	35,000
Various LED light for rent	20,000	10,000	30,000
IPS 1	15,000		15,000
Sound System Box	40,000	80,000	120,000
Cash in Hand	5,000		5,000
Total Capital	160,000	100,000	260,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	160,000	62
Investor's Investment	100,000	38
Total Investment	260,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Revenue						
Electric Product Sales	1,500	6,000	72,000	1,575	6,300	75,600
LED Lighting & sound system	4,000	16,000	192,000	4,200	16,800	201,600
Servicing	3,000	12,000	144,000	3,150	12,600	151,200
Estimated Sales (A)	8,500	34,000	408,000	8,925	35,700	428,400
Less: Cost of Sales (B)	4,250	17,000	204,000	4,463	17,850	214,200
Gross profit (GP)= [C (A-B)]	4,250	17,000	204,000	4,463	17,850	214,200
Less:Operating Costs:						
Electricity bill		500	6,000		525	6,300
Transport		1,500	18,000		1,575	18,900
Shop Rent		1,000	12,000		1,050	12,600
Night Guard bill		150	1,800		158	1,890
Mobile bill		500	6,000		525	6,300
Proposed salary Self		5,000	60,000		5,250	63,000
Other Expenses	250	1,000	12,000		1,050	12,600
Non Cash Item:						
Depreciation Expenses			3,000			3000
Total Operating Cost (D)		9,650	118,800		10,133	124,590
(C-D)Net Profit		7,350	85,200		7,718	89,610

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 month grace period.

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

	Year 01	Year 02
<u>Cash inflow</u>		
Opening Balance	5,000	130,200
Capital Infusion by Investor	100,000	
Sales	408,000	428,400
Total Receipts	513,000	558,600
<u>Cash Outflow</u>		
Cost of goods sold	204,000	214,200
Operating expenses	118,800	124,590
Return to investor	60,000	60,000
Total payment	382,800	398,790
Closing Balance	130,200	159,810

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you

Trade License

বিস্মিক্তাহিত রক্ষণাধীন ব্রাহ্ম

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং ৪১
লাইসেন্স নং ৪৩
নবায়ন নং

বহি নং ০৮
তারিখ - ০৫/০৯/২০২৭

ট্রেড লাইসেন্স

ব্রাবসা প্রতিষ্ঠানের নাম : রাধি ইলেকট্রিক এন্ড ওয়ার্কস
মালিকের নাম : জে: জোয়ান বাবুজার
মোকাম/ ঠিকানা : গ্রাম : ষ্ট্রনিলক্ষীয়া মুজিখোলা বাজার
উপজেলা : সদর, জেলা : ময়মনসিংহ

ডাকঘর : শমুগঞ্জ / রায়বপুর মাদ্রাসা

পিতা / স্বামী/নাম : জে: জোয়ান বাবুজার
তাহার নিকট থেকে : ৩৪৫৮

টাকা (কথায় : তিনশত পাঁচাত্তর মাত্র)

মাত্র বুদ্ধিগা পাইয়া ৭নং চরনিলক্ষীয়া : এলাকাধীনে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।

লাইসেন্সের প্রকার : সাধা

লাইসেন্সের মেয়াদ : ৩০/৯/২০২৭ তঃ তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

সময়মত ট্যাক্স দিন
শুটি সপ্তাহই যথেষ্ট
শিতকে সময়মত টিকা এবং কুচো পাঠান
জন-স্বাস্থ্য তালিকাভুক্ত করুন
পান্না সাধান, পরিবেশ রক্ষা করুন

লাইসেন্স প্রদানকারী
স্বাক্ষর ও সীল



বিস্মিল্লাহির রহমানির রহিম

বাণিজ্যিক

নলকীয়া (মন্ডিয়োদ্ধা বাজার) সদ

ময়











NU With his Mother



†gvt Avãj Mvddvi j vBwUs wmtóg,mvDU wmtóg fvi v t' q Ges
wewfbæcy vZb tgvUi,d'vb µq K†ib Ges tm,†j v tgi v gZ
K†i wewµq K†ib| cvkvcwvk A†b'vi tgvUi,d'vb tgi v gZ
K†ib|

Thank You