

Proposed NU Business Name : Aki Electric

Business Category: General Retail & Wholesale



Business Proposal Collected by: Md Jamal Uddin, Assistant Officer, Chauddagram unit, Comilla

Business Proposal Prepared by: Md Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Balayet Hossan Vill: Satisok, Union: Gunabati, Post: Burodoino, Upazila: Chauddagram, District: Comilla.							
Age	:	32 years							
Marital status	:	Unmarried							
Children	:	Nil							
No. of siblings:	:	03 (Three) Brothers and 03 (Three) 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 Further Information: (v) Who pays GB loan installment	: : : :	Mother Father Fatema Begum Mir Hossain Branch: Jagannath digi, Chauddagram, Centre # 69/mo, Membership from 2011 First loan: Tk. 5,000 Existing loan: 10,000, Last Loan: Tk. 7,800 Entrepreneur Brother							
(v) Who pays GB loan installment(vi) Mobile lady(vii) Grameen Education Loan(viii) Any other loan	:	No Nil Nil							

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

Education, till to date	:	S.S.C
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.)		12(Twelve) years experiences is running his own business. He started the business with BDT 200,000 (Two lac). He has on hand training.
Other Own/Family Sources of Income	:	His 01 (One) brother's income from foreign country.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01926506202
NU's National ID No.	:	1913147521105
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Fatema Begum was a GB member from 2011 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by repairing house, cultivation and assisting her son 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	:	Aki Electric
Address/ Location	:	Chauddagram, Comilla.
Total Investment in BDT	:	Tk. 7,31,000
Financing	:	Self Tk. 5,31,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 11,000 (Eleven thousand)
Proposed Salary	:	BDT 13,500 (Thirty thousand five hundred)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 15% On products 15%

INFO ON EXISTING BUSINESS OPERATIONS

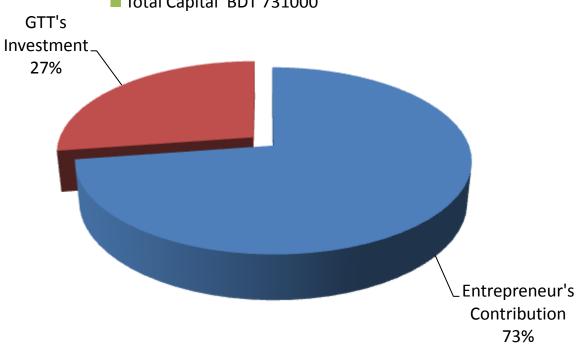
		EB (BDT)	
Particulars Particulars Particulars Particulars	5,525	Monthly	Yearly
Sales income from products (A)	6,500	182,000	2,184,000
Less: Cost of sales of products (product purchase) (B)	5,525	154,700	1,856,400
Gross Profit (C) [C=(A-B)]	975	27,300	327,600
Less: Operating Cost:			<u> </u>
Electricity bill		700	8,400
Shop Rent		3,000	36,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		1,500	18,000
Provision of bad Debt		15	184
Bank Charge (DD, PO, SC)			
Ownership Transfer Fee		_	_
Present Salary (Self & family)		11,000	132,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:		1,000	12,000
Depreciation Expenses		227	2,720
Total Operating Cost (D)		18,042	216,504
Net Profit (C-D):		9,258	111,096

PRESENT & PROPOSED INVESTMENT BREAKDOWN

	Balayet Hossan			
	Business Name: Aki Electric			
ı	nvestment Breakdown & Source of Finance			
Partic	culars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
bulb, plug, two pin plug and multi plug	Investment in products (wire, fan, charging fan, holder, bulb, energy bulb, plug, two pin plug and electronics item etc)	329,565	200,000	529,565
Investment in Equipments & Tools		2,800		2,800
Cash in hand	7,245		7,245	
Debtors (Since February, 2016 to at p	resent)	18,390		18,390
Decoration (fixture and fittings)		23,000		23,000
Advance for shop		150,000		150,000
Total C	Capital	531,000	200,000	731,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT531000
- GTT's Investment BDT 200000
- Total Capital BDT 731000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Income Statement

Particulars		EB (BD	Γ)	-	,		Year 2 (Bi	DT)	Year 3 (BDT)				
Particulars	Daily Monthly Yearly		Yearly	- Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales income from products (A)				Estimated Sales income from products (A)									
	6,500	182,000	2,184,000		8,515	238,420	2,861,040	10,218	286,104	3,433,248	11,751	329,020	3,948,235
Less: Cost of sales of products (product purchase) (B)	E 505	454 700	4 9EC 400	Less: Cost of sales of products (product purchase) (B)	7 220	202,657	2,431,884	0.605	242 400	2 040 264	9,988	270 667	3,356,000
Gross Profit (C) [C=(A-B)]	3,323	134,700	1,030,400	jparonass) (5)	1,230	202,657	2,431,004	0,000	243,100	2,910,201	9,900	219,001	3,330,000
Cross rom (e)	975	27,300	327 600	Gross Profit (C) [C=(A-B)]	1,277	35,763	429,156	1 533	42 916	514,987	1,763	49,353	592,235
Less: Operating Cost:	373	27,500	327,000	Less: Operating Cost:	1,277	33,703	423,100	1,000	42,310	014,501	1,700	43,333	552,250
Electricity bill				Less. Operating Cost.									
,		700	8 400	Electricity bill		800	9,600		900	10,800		1,000	12,000
Shop Rent		100	0,100	Shop Rent			0,000		000	10,000		1,000	12,000
		3,000	36,000			3,000	36,000		3,500	42,000		4,000	48,000
Mobile bill													
		500	6,000	Mobile bill (SMS & Reporting)		1,000	12,000		1,300	15,600		1,600	19,200
Night Guard bill				Night Guard bill									
		100	1,200)		100	1,200		150	1,800		200	2,400
Conveyance													
Day in a st had Dakt		1,500	18,000	Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Provision of bad Debt			4.0	Provision of bad Debt									
Bank Charge (DD, PO, SC)		15	184	Bank Charge (DD, PO, SC)		15	184		15	184		15	184
Bank Charge (DD, PO, SC)				Bank Charge (DD, FO, SC)		45	270		45	E40		45	E40
Ownership Transfer Fee						45	270		45	540		45	540
- Carrollar Factorial Fact		_		-Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Present Salary (Self & family)				Ownership Transier Fee		1,000	0,000		1,000	10,000		1,000	10,000
		11.000	132.000	Proposed Salary (Self & family)		13,500	162.000		14.500	174,000		15,500	186,000
Other Cost (stationary & Entertainment etc.)		,	,	Other Cost (stationary & Entertainment etc.)		- /	, , , , , , , , , , , , , , , , , , , ,		,	,		-,	,
		1,000	12,000			1,500	18,000		2,000	24,000		2,500	30,000
Non Cash Item:													
Depreciation Expenses				Non Cash Item:									
Doproducti Expenses		227	2 720	Depreciation Expenses		227	2,720		227	2,720		227	2,720
Total Operating Cost (D)		221	2,720	Depression Expenses		221	2,720		221	2,120		221	2,120
, ,		18.042	216.504	Total Operating Cost (D)		23,520	273,974		26,970	323,644		30,420	365,044
Net Profit (C-D):		1.0,0-12	2.0,50				0,014		20,070	5_5,577		23, 220	
		9,258	111,096	Net Profit (C-D):		12,243	155,182		15,945	191,343	_	18,933	227,191
Retained Income							•			•		, , , , , ,	,
				Retained Income			155,182			346,525			573,717

Notes: 1. Agreed Grace period: Six months

2. **Investment Payback schedule:** Quarterly 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.)

Statement of Cash Flow

Three Years Projection- After Funding

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	163,182	207,343	243,191
1.3	Depreciation Expenses	2,720	2,720	2,720
1.4	Opening Balance of Cash Surplus	_	117,902	231,965
	Total Cash Inflow	365,902	327,965	477,877
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	117,902	231,965	381,877



STRENGTH	WEAKNESS
 □ Present employment: Self: 01 Family: 01 Others (beyond family): 0 Future employment: 0 □ Trade License in his own name; □ He has on hand training; □ Good reputation; □ Skilled & working experiences: 12years; 	☐ Can not supply goods as per demand;
 OPPORTUNITIES □ Location of Shop; □ Have some fixed customers; □ Increasing demand; □ The Capital of the entrepreneur will be BDT 1104,717 after 3 years excluding payback of investor's money. 	THREATS ☐ Increase of local competitors;

Presented at 214th as Yunus Centre and 54th In-house Executive Social Business Design Lab

(GTT) on March 23, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





মোবাইলঃ ০১৯২৬-৫০৬২০২ ০১৭২৭-৪৪৭১৩১, বাসাঃ ০১৮১৪-০৯৪০৬৭

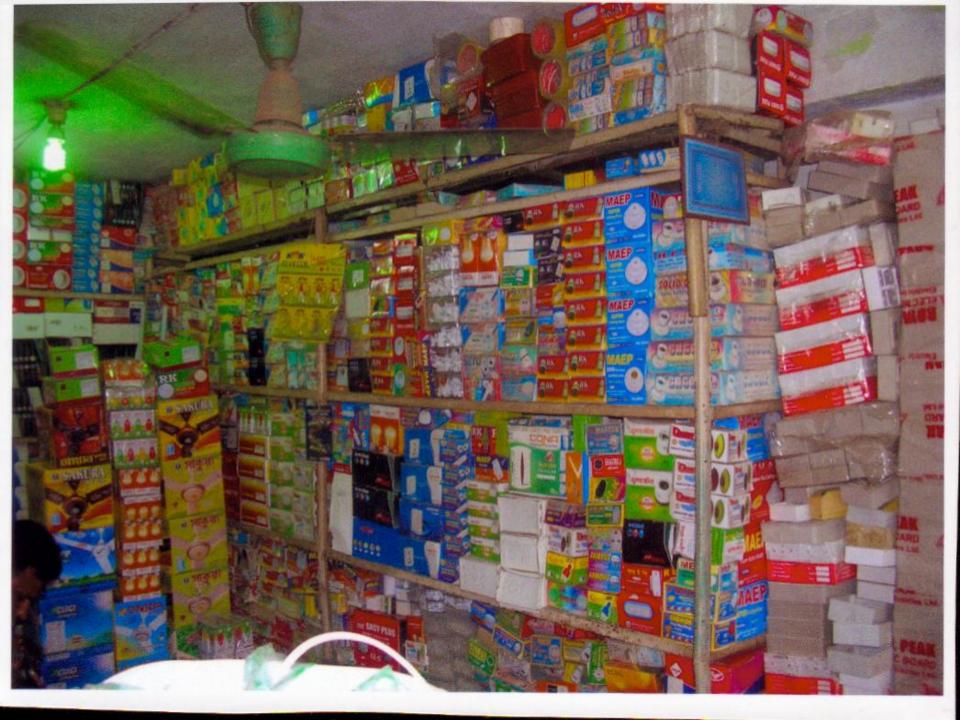
পাখা, সকল প্রকার কেবলস্ পি.ভি.সি পাইপ সহ ইলেকট্রিক সাম্গ্রী বিক্রেতা এবং অর্ডার সরবরাহকারী

ডিলার ঃ প্যারাডাইস কেবলস্

কুমিল্লা পল্লী বিদ্যুৎ সমিতি-২এর অনুমোদিত ডিলার

থানা গেইট, চৌদ্দগ্রাম, কুমিল্লা।

চিত্রালয় আট ১৭১২-১৯৬৭৭৮









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



নাম: ফাতেমা বেগম

Name: Fatema Begum

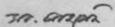
সামী: মীর হোসেন

মাতা: মৃত তাজনেহার

Date of Birth: 05 Jul 1967

ID NO: 1913147521011

এই কাউটি গণপ্রজাতত্ত্বী বাংলাদেশ সরকারের সম্পত্তি। কাউটি ব্যবহারকারী বাতীত ক্ষম্য কোপাও পাওয়া পেলে নিকটন্ত পোট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: বাসা/হোতিত: নুরুল আলম বাড়ী, গ্রাম/রাস্তা: সাটিশক, সাটিশক, ভাকঘর: বর্তমন - ৩৫৮৩, টৌশগ্রাম, কমিলা



প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৩/০৫/২০০৮



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



নাম: মোঃ বেলায়েত হোসেন

Name: Md Balayet Hossan

পিতা: মীর হোসেন

মাতা: ফাতেমা বেগম

Date of Birth: 26 Mar 1983

ID NO: 1913147521105

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তীত অন্য কোখাও পাওয়া গোলে নিকটছ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো। ঠিকানা: বাসা/হোল্ডিং: বেলায়েতের বাড়ী, গ্রাম/রাস্তা: সাটিশক, পশ্চিম পাড়া, ডাকঘর: বরদৈন - ৩৫৮৩, চৌদ্যাম, কুমিল্লা



দানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৩/০৫/২০০৮

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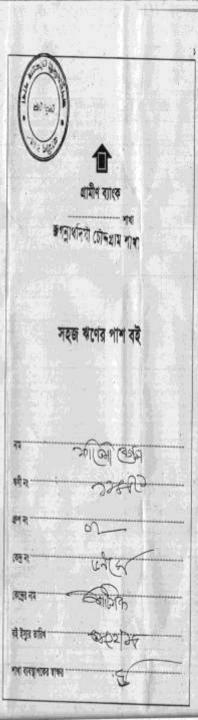


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- (वन्त विकि हाहा कार्य केवा अकारीन कारत (कार्य-যানেছান/সেকে বহিনালে উপস্থিতিতে শাখাৰ এসে জনা
- नान सहेरह बयानंड देनिन निरंहर बाह्न सङ्ग्यहराउ माउक्स करूम दिमात भौकार क्या साहद एएड भग वहे इस्त का राज, भन वरे साहर क्या त्सार भारती गाउ नित्तर यशा तका किन्।

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Thank You