

# ***A Nobin Udyokta Project***

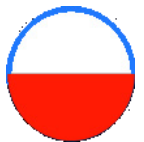
## ***Proposed NU Business Name : M/S General Electronic Store***



***NU Identified and PP Prepared &  
Verified by :  
Abu Musa Bhuiyan  
(Chandpur Sadar Unit, Chandpur)***

***Presented by :  
Md Mamunur Rashid***

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

<i>Name</i>	:	<i>Md. Mamunur Rashid</i>
<i>Age</i>	:	<i>31 years</i>
<i>Marital status</i>	:	<i>Married</i>
<i>Children</i>	:	<i>No</i>
<i>No. of siblings:</i>	:	<i>3 brothers</i>
<i>Parent's and GB related Info</i>		
<i>(i) Who is GB member</i>	:	<i>Mother</i> <input checked="" type="checkbox"/> <i>Father</i> <input type="checkbox"/>
<i>(ii) Mother's name</i>	:	<i>Mrs. Mobashera Begum</i>
<i>(iii) Father's name</i>	:	<i>Mr. Md Harunur Rashid</i>
<i>(iv) GB member's info</i>	:	<i>Member : 12.12.2004 - 18.01.2012, Branch: Chandra. Centre # 8(M), Loanee no.: 1111, First loan: Tk. 5,000 Member Since: 29.12.2014 Branch: Puran Bazar. Centre # 57(M), Loanee no.: 5362/2, Total Amount Received: Tk. 2,25,000 Existing loan: Tk. 20,000 , Outstanding: Tk. 20,000</i>
<i>Further Information:</i>		<i>Father</i>
<i>(v) Who pays GB loan installment</i>	:	<i>N/A</i>
<i>(vi) Mobile lady</i>	:	<i>N/A</i>
<i>(vii) Grameen Education Loan</i>	:	<i>N/A</i>
<i>Education</i>	:	<i>M.Com</i>

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

<i>Present Occupation</i>	:	<i>Business</i>
<i>Trade License</i>	:	<b>00094</b>
<i>Business Experiences</i>	:	<b>2 years</b> :
<i>Other Own/Family Sources of Income</i>	:	<i>Father's income (Shop Rent)</i>
<i>Other Own/Family Sources of Liabilities</i>	:	<i>N/A</i>
<i>NU Contact Number</i>	:	<b>01915423980</b>
<i>NU Project Source/Reference</i>	:	<i>GT Chandpur Sadar Unit, Chandpur</i>

## **BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY**

*NU's Mother has been a member of Grameen Bank since 2004(7 years). At first she took a loan amount BDT 5,000 from Grameen Bank. She bought a land to build her store by using GB loan of BDT 9,00,000. She expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.*

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

<i>Business Name</i>	:	<b><i>M/s General Electronic Store</i></b>
<i>Address/ Location</i>	:	<i>Holding No # 760, Royez Road (East), Puran Bazar, Chandpur</i>
<i>Total Investment in BDT</i>	:	<b><i>8,17,725</i></b>
<i>Financing</i>	:	<i>Self BDT 5,17,725 (from existing business) - 63 %</i> <i>Required Investment BDT 3,00,000 (as equity) - 37 %</i>
<i>Present salary/drawings from business (estimated)</i>	:	<b><i>10,000</i></b>
<i>Proposed Salary</i>	:	<b><i>10,000</i></b>
<i>i. Proposed Business % of present gross profit margin</i>	:	<b><i>15%</i></b>
<i>ii. Estimated % of proposed gross profit margin</i>	:	<b><i>15%</i></b>
<i>iii. Agreed grace period</i>	:	<b><i>5 months</i></b>

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>(i) <u>Present stock items*:</u></b> Energy Bulb (30W) (300pcs*200) : 60,000 Distemper Berger paint -31 (4 Ltr) : 13,640 Pipe Fittings RFL 4" (500' * 60) : 30,000 Berger Synthetic Enamel (20 *1,250) : 25,000 Various kinds of Goods : 3,65,085 <b><u>Fixed Asset</u></b> Rack : 20,000 Table & Chair : 2,000 Fan (2) : 2,000	5,17,725		
<b>(ii) <u>Proposed stock items*:</u></b> Bearings : 67,500 Pipe Fittings RFL : 72,200 Energy Bulbs : 40,000 Circuit Breaker : 64,300 Cement (Black & White) : 23,250 Others Goods : 32,750		3,00,000	
<b>Total Capital</b>	<b>5,17,725/-</b>	<b>3,00,000/-</b>	<b>8,17,725/-</b>

**\* Detail information about Present & Proposed Stock Items are enclosed in another document.**

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (A) (Daily – 6000 BDT)	1,80,000	21,60,000
<b>Less: Cost of sales (B)</b>	1,53,000	18,36,000
<b>Gross Profit (15%) (C) [C= (A-B)]</b>	<b>27,000</b>	<b>3,24,000</b>
<b>Less: Operating Costs</b>		
Electricity bill	500	6,000
Municipality Tax	50	600
Mobile bill	300	3,600
Trade License Fee	25	300
Entertainment	300	3,600
Present salary/Drawings- self	10,000	1,20,000
Present salary-Employee (No. of employee : 01)	6,000	72,000
Others	200	2,400
<b>Non Cash Item:</b>		
Depreciation Expenses (10%)	200	2,400
<b>Total Operating Cost (D)</b>	<b>17,575</b>	<b>2,10,900</b>
<b>Net Profit (C-D):</b>	<b>9,425</b>	<b>113100</b>

# 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
Sales (A)	8,000	2,40,000	28,80,000	8,500	2,55,000	30,60,000	9,000	2,70,000	32,40,000
<i>Less: Cost of sales (B)</i>		2,04,000	24,48,000		2,16,750	26,01,000		2,29,500	27,54,000
<b>Gross Profit (15%) (C) [C= (A-B)]</b>		<b>36,000</b>	<b>4,32,000</b>		<b>38,250</b>	<b>4,59,000</b>		<b>40,500</b>	<b>4,86,000</b>
<i>Less: Operating Costs</i>									
Electricity bill		600	7,200		700	8,400		800	9,600
Municipality Tax		50	600		50	600		50	600
Mobile bill		400	4,800		400	4,800		400	4,800
Trade License Fee		25	300		25	300		25	300
Entertainment		300	3,600		300	3,600		300	3,600
Present salary/Drawings- self		10,000	1,20,000		10,000	1,20,000		10,000	1,20,000
Present salary-Employee (No. of employee : 01)		6,000	72,000		6,500	78,000		6,500	78,000
Others		200	2,400		250	3,000		250	3,000
Depreciation Expenses (10%)		200	2,400		200	2,400		200	2,400
<b>Total Operating Cost (D)</b>		<b>17,775</b>	<b>2,13,300</b>		<b>18425</b>	<b>221100</b>		<b>18425</b>	<b>221100</b>
<b>Net Profit (C-D):</b>		<b>18,225</b>	<b>2,18,700</b>		<b>19825</b>	<b>237900</b>		<b>22075</b>	<b>264900</b>
<b>GT payback</b>			<b>1,20,000</b>			<b>1,20,000</b>			<b>1,20,000</b>
<b>Retained Income:</b>			<b>98,700</b>		<b>117900</b>			<b>144900</b>	



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	3,00,000		
1.2	Net Profit ( Ownership Tr. Fee added back)	<b>2,18,700</b>	<b>237900</b>	<b>264900</b>
1.3	Depreciation (Non cash item)	2,400	2,400	2,400
1.4	Opening Balance of Cash Surplus		101100	221400
	<b>Total Cash Inflow</b>	<b>521100</b>	<b>341400</b>	<b>488700</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	3,00,000		
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	<b>Total Cash Outflow</b>	<b>4,20,000</b>	<b>1,20,000</b>	<b>1,20,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>101100</b>	<b>221400</b>	<b>368700</b>

# SWOT ANALYSIS

## **S**TRENGTH

- *Availability of Products Sourcing.*
- *Would Be Owner Gradually.*
- *Skilled & 2 Years of Experience*
- *Position of Shop aside main road*
- *Trained & Expert employee*
- *Adequate goods demand over customer*

## **W**EAKNESS

- *Strike*
- *Increase Products Price*

## **O**PPORTUNITIES

- *Expansion Of Business*
- *To acquire financial solvency.*
- *Huge demand of products*
- *Various Products*

## **T**HREATS

- *Fire*
- *Theft*

*Pictures*





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Presented at GT's 3<sup>rd</sup> Internal design Lab  
on 18 February, 2015

*Thank you*