

Proposed NU Business Name : **Kashem Electronics**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Abul Kashim</b> Vill: Pahar Bhanga, Union: 07 no. Chilarong, Post: Velajan, Upazila: Thakurgaon Sadar, District: Thakurgaon
Age	:	29 Years
Marital status	:	Married
Children	:	1 daughter and 1 Son
No. of siblings:	:	03 Sisters and 01 Brother
Parent's and GB related Info:		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	Mst. Sufia Khatun
(iii) Father's name	:	Abdul Kader
(iv) GB member's info	:	<i>Branch: Chilarong, Thakurgaon, Centre # 36/Mo, Loan no.:3297, Member since February 01, 2001</i> First loan: Tk. 3000 Existing loan: Tk. 9,000, Outstanding: Tk. 7,218
Further Information:		
(v) Who pays GB loan installment	:	Father pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., persuing 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.)	:	05 (Five) years experiences in this business. He started the business from November 30, 2009 with BDT 30,000 (Thirty thousand).  : He has training on mobile phone servicing from Hemayetpur , (Nowapara) Dhaka.
Other Own/Family Sources of Income	:	Father's income from Grocery business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01788072871
NU's National ID No.	:	9419431424697
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Entrepreneur's mother is a GB member since February 01, 2001, at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, goats, land, cultivation, household purpose, supporting her husband in Grocery business and agriculture.
- She (Entrepreneur's mother) purchased land for constructing of home and arranged marriage of her daughter.
- Finally, GB loan helped her to improve her economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>KashemElectronics</i></b>
Address/ Location	:	Mohadebpur Board Bazar, Thakurgoan.
Total Investment in BDT	:	Tk. 121,000
Financing	:	Self Tk. 51,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,500
Proposed Salary	:	BDT 3,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 30%
(ii) Estimated % of proposed gross profit margin	:	On an average 30%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of products (Electronics & mobile Accessories)	700	18,200	218,400
Income from mobile servicing	300	7,800	93,600
<b>Total Sales (A)</b>	<b>1,000</b>	<b>26,000</b>	<b>312,000</b>
<b>Less: Cost of Sale: (B)</b>			
Cost of products	595	15,470	185,640
Cost of mobile servicing	90	2,340	28,080
<b>Total Cost of Sale (B)</b>	<b>685</b>	<b>17,810</b>	<b>213,720</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>315</b>	<b>8,190</b>	<b>98,280</b>
<b>Less: Operating Cost:</b>			
Shop Rent		250	3,000
Electricity bill		150	1,800
Night Gaurd bill		100	1,200
Mobile bill		200	2,400
Conveyance bill		200	2,400
Present Salary (self)		2,500	30,000
Other Cost (Stationary & entertainment)		200	2,400
<b>Non Cash item</b>			
Depreciation Expenses		108	1,295
<b>Total Operating Cost (D)</b>		<b>3,708</b>	<b>44,495</b>
<b>Net Profit (C-D):</b>		<b>4,482</b>	<b>53,785</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

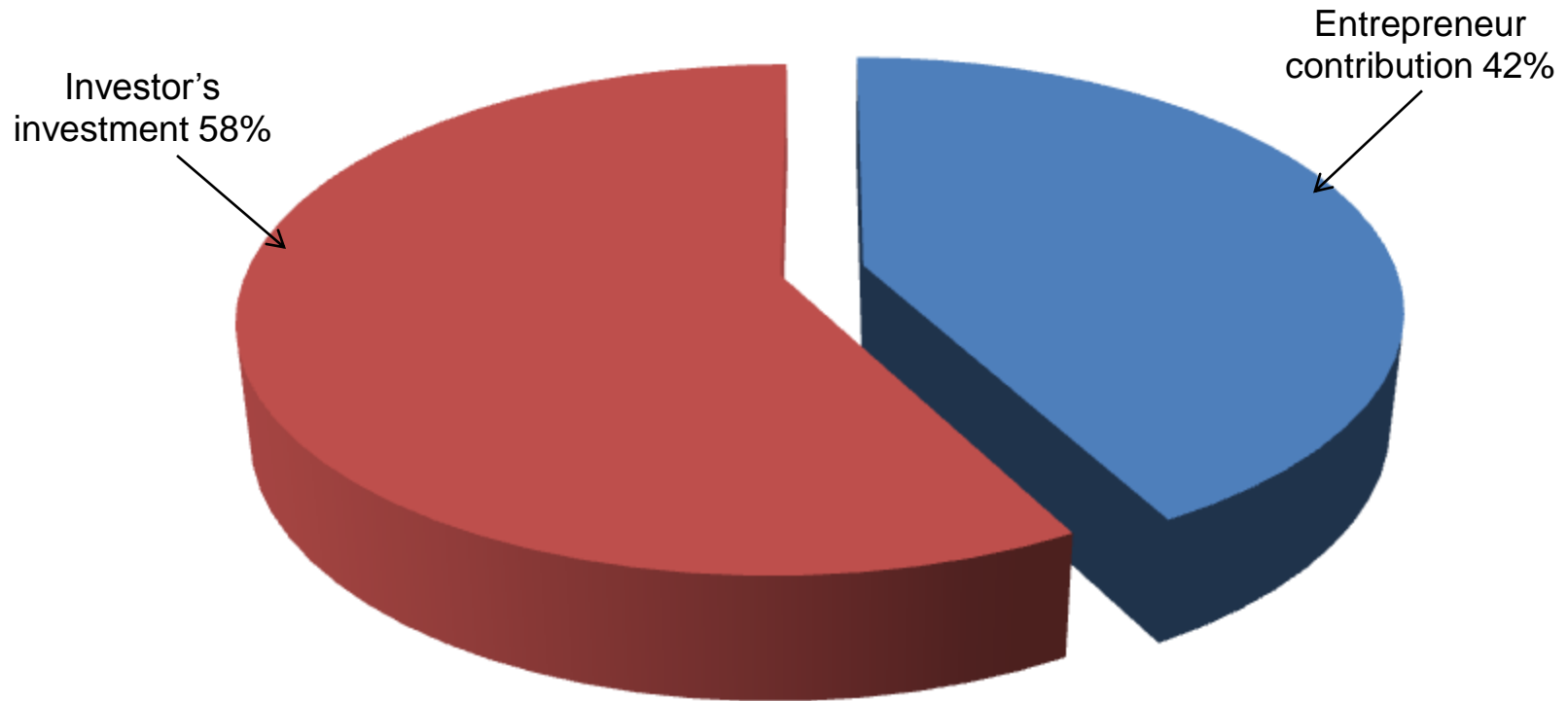
<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (Electric wire, energy bulb, mobile pin, charger, display, battery, casing, speaker, ribbon etc)	9,700	60,000	69,700
Power supply machine (2 Piece)	3,300	-	3,300
Hot gun & machine (1 piece)	3,000	-	3,000
Advance Shop Rent	30,000	-	30,000
Decoration	5,000	10,000	15,000
<b>Total Capital</b>	<b>51,000</b>	<b>70,000</b>	<b>121,000</b>

# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 51,000

■ Investor's Investment BDT 70,000

■ Total Investment BDT 121,000





# ***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
Est. Sales of products (Electronics & mobile Accessories)	1,085	28,210	338,520	1,139	29,621	355,446	1,196	31,102	373,218
Est. Income from mobile servicing	420	10,920	131,040	462	12,012	144,144	508	13,213	158,558
<b>Total Sales (A)</b>	<b>1,505</b>	<b>39,130</b>	<b>469,560</b>	<b>1,601</b>	<b>41,633</b>	<b>499,590</b>	<b>1,704</b>	<b>44,315</b>	<b>531,777</b>
<b>Less: Cost of Sale: (B)</b>									
Estimated cost of products	922	23,979	287,742	968	25,177	302,129	1,017	26,436	317,236
Estimated cost of mobile servicing	126	3,276	39,312	139	3,604	43,243	152	3,964	47,568
<b>Total Cost of Sale (B)</b>	<b>1,048</b>	<b>27,255</b>	<b>327,054</b>	<b>1,107</b>	<b>28,781</b>	<b>345,372</b>	<b>1,169</b>	<b>30,400</b>	<b>364,803</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>457</b>	<b>11,876</b>	<b>142,506</b>	<b>494</b>	<b>12,851</b>	<b>154,218</b>	<b>535</b>	<b>13,914</b>	<b>166,974</b>
<b>Less: Operating Cost:</b>									
Shop Rent		250	3,000		250	3,000		450	5,400
Electricity bill		150	1,800		250	3,000		350	4,200
Night Guard bill		100	1,200		200	2,400		200	2,400
Mobile bill (including SMS & Reporting)		400	4,800		450	5,400		500	6,000
Conveyance bill		200	2,400		300	3,600		350	35,000
Ownership Transfer Fee		333	4,000		333	4,000		500	6,000
Proposed Salary (self)		3,000	36,000		3,500	42,000		4,000	48,000
Other Cost		200	2,400		250	3,000		300	3,600
<b>Non Cash item</b>									
Depreciation Expenses		191	2,295		191	2,295		191	2,295
<b>Total Operating Cost (D)</b>	-	<b>4,825</b>	<b>57,895</b>	-	<b>5,725</b>	<b>68,695</b>	-	<b>6,841</b>	<b>112,895</b>
<b>Net Profit (C-D):</b>	-	<b>7,051</b>	<b>84,611</b>	-	<b>7,127</b>	<b>85,523</b>	-	<b>7,073</b>	<b>54,079</b>
<b>Retained income:</b>			<b>84,611</b>			<b>170,134</b>			<b>224,212</b>

**Notes:** 1. **Agreed Grace period:** Six months

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

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>Cash Inflow</b>			
Investment Infusion by Entrepreneur's	-	-	-
Investment Infusion by Investor's	70,000	-	-
Net Profit	84,611	89,523	60,079
Depreciation Expenses	2,295	2,295	2,295
Opening Balance of Cash Surplus	-	62,906	130,724
<b>Total Cash Inflow</b>	<b>156,906</b>	<b>154,724</b>	<b>193,097</b>
<b>Cash Outflow</b>			
Purchase Product	60,000	-	-
Payment for Decoration	10,000	-	-
Investment Payback including ownership transfer fee	24,000	24,000	36,000
<b>Total Cash Outflow</b>	<b>94,000</b>	<b>24,000</b>	<b>36,000</b>
<b>Total Cash Surplus</b>	<b>62,906</b>	<b>130,724</b>	<b>157,097</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1 Family: 1  
Others (beyond family):  
Future employment: 0
- Trade License in his own name;
- Maintains books of record.
- He has training
- 5 Years working experience

## **W**EAKNESS

- Can not supply products as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer ;
- Capital of the entrepreneur will be BDT 275,212 after 3 years excluding payback of investor's money.

## **T**HREATS

- Fire. (short circuit)

Presented at 43<sup>rd</sup> Design Lab (executive session)

On

28 Dec, 2014 at Yunus Center

***Thank you***

Pictures



এখানে স্কয়ারইল  
সার্ভিস করা হয়  
কাস্টম  
০১৭৪৪০৭২৪৭ ১  
০১৪৫২৭০৩৩৫

৭নং চিলাং ইউনিয়ন

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

নাম: মোঃ আবুল কাশিম  
 Name: Md Abul Kasim  
 পিতা: মোঃ কাসেম  
 মাতা: সুলতানা খাতুন  
 Date of Birth: 05 Jun 1985  
 ID NO: 9419431424697

১৩৬ উপজেলা ও জেলা- ঠাকুরগাঁও।

**ট্রেড লাইসেন্স**

২০১৪ - ২০১৫ অর্ধ বৎসর

বই নম্বর : ৫৫..... তারিখ : ১৭/৬/১৪

লাইসেন্স নম্বর : ৬৮/২০১৪-১৫

প্রতিষ্ঠানের নাম : ক্যাফে ইন্ডিয়ান, বেস্ট এমপায়ার

লাইসেন্সধারীর নাম : মোঃ আবুল কাশিম

পিতা/স্বামীর নাম : মোঃ কাসেম

ঠিকানা : ক্যাফে ইন্ডিয়ান, বেস্ট এমপায়ার

পেশার ধরন : ইন্ডিয়ান ক্যাফে

ফি প্রদানের পরিমাণ টাকা : ১০০ কথায় : একশত টাকা

প্রাপ্ত হয়ে তাঁর ব্যবসা / বৃত্তি / পেশা : ক্যাফে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হল।

মোঃ জিয়াউর রহমান  
 চেয়ারম্যান

৭নং চিলাং ইউনিয়ন পরিষদ  
 উপজেলা ও জেলা- ঠাকুরগাঁও।

তারিখ : ১৭/৬/১৪

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৳১০০

৳১০০

কেশও টাকা

৯৪২০০৭৬

**দোকানঘর ভাড়ার চুক্তি পত্র**

১ম পক্ষঃ মানবিন্দু রায়  
 পিতা- মৃত ননীশোপাল রায়  
 সাহে- মহাসেবপুর  
 ডাকঘর- আখানপুর  
 উপজেলা ও জেলা- ঠাকুরগাঁও।

২য় পক্ষঃ মোঃ আবুল কাশেম  
 পিতা- মোঃ আবুল কাশেম  
 সাহে- পাহাড়তলা  
 ডাকঘর- তেলাজান  
 উপজেলা ও জেলা- ঠাকুরগাঁও।

দোকান ঘর ভাড়ার চুক্তিপত্র আমি ২য় পক্ষ মোঃ আবুল কাশেম দোকান ঘর পরিচালনার জন্য ১ম পক্ষের নিকট ভাড়া চাইলে আলনিও ভাড়া দিতে সম্মত হইলে আমরা উক্ত পক্ষ নিম্ন লিখিত সাক্ষীগণের মোকাবেলায় নিম্ন লিখিত শর্তসমূহে আবদ্ধ হইয়া দোকান ঘর ভাড়া লইলাম ও দিলাম।

শর্তসমূহঃ (স্বাক্ষর)

১৭/৬/১৪  
 মোঃ জিয়াউর রহমান





**Thank You**