Proposed NU Business Name :- M/S Bhai-Bhai Electronics



Sonia Sultana (Chandpur Sadar Unit)
Verified by -Md.Nazrul Islam

GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sahadeb Chandra Das Bhuttu					
Age	:	13-05-1981 (34 years)					
Marital status	:	Married					
Children	-	01 son					
No. of siblings:	-	02Brothers, 03 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 Mosheda Rani Das Shemacharan Das Branch: Narayanpur Loan no-3364/1 First Ioan: Tk.3000 Father Centre # 8/m, Member since 2002					
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others	: : : :	Existing loan:100000 Tk. Outstanding: 17000/- NU N/A N/A N/A N/A					
Education	:	SSC					

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

Present Occupation	:	Business Trade License No: 433/(14/15)
Business Experiences and Training Info	:	15 years. No Formal Training
Other Own/Family Sources of Income	:	One Brother is in Saudi Arabia .
Other information		Mobile no - 01724824202
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2002 (13 years). NU invested GB Loan in his business. He Expanded his present Business by GB loan. They purchased some agricultural land & repaired their own house from the income of his business. NU's mother gradually improved their life standard by using GB loan

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Bhai-Bhai Electronics			
Address/ Location	:	Narayanpur Saheb Bazar , Matlab Dakhin, Chandpur.			
Total Investment in BDT	:	650000			
Financing	:	Self BDT 450000 (from existing business) 69 % Required Investment BDT 200000 (as equity) 31 %			
Present salary/drawings from business (estimates)	:	8000			
Proposed Salary		8000			
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	10% 10% 02 months			

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business	Proposed Business	Total (BDT)
Investments in different categories:				
(i)Present stock items:				
Mobile Accessories (LCD Display, heamemory card, battery, cover, others Mobile SIM card 50 New Mobileset Nokia, Simphoni,San others 150 set Desk stop (02) Flash Machine Power supply & shot gun Furniture	70000 5000	450000		450000
Advance (ii)Proposed items Mobile Set New 100	150000			
Sim Card 30 Mobile accessories	5000 45000		200000	200000
Total Capit	al	450000	200000	650000

INFO ON EXISTING BUSINESS OPERATIONS

Doublandone		Existing Business (BDT)					
Particulars Particulars Particulars Particulars	Daily	Monthly	Yearly				
Sales Income (A)	7000	210000	2520000				
Less: Cost of sales (B)	6300	189000	2268000				
Gross Profit (C) [C=(A-B)]	700	21000	252000				
Income from servicing ,soft wire,& Others (contact)	300	9000	108000				
Total gross profit	1000	30000	360000				
Less: Operating Costs							
Electricity bill		1000	12000				
Generator Bill		300	3600				
Shop Rent		1700	20400				
Night Guard bill		300	3600				
Mobile bill		300	3600				
Present salary/Drawings- self		8000	96000				
Salary Employee (1)		6000	72000				
Others cost with entertainment		500	6000				
Non Cash Item:							
Depreciation Expenses (40000*10%&85000*20%)		1750	21000				
Total Operating Cost (D)		19850	238200				
Net Profit (C-D):		10150	121800				

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1 (BDT)			Year 2 (BDT)			Year 3	(BDT)
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8000	240000	2880000	9000	270000	3240000	10000	300000	3600000
Less: cost of sales (B)	7200	216000	2592000	8100	243000	2916000	9000	270000	3240000
Gross Profit (C) [C=(A-B)]	800	24000	288000	900	27000	324000	1000	30000	360000
Income from from mobile servicing, soft ware, & others	300	9000	108000	300	9000	108000	400	12000	144000
Total Gross profit	1100	33000	396000	1200	36000	432000	1400	42000	504000
Less: Operating Costs:									
Generator Bill		300	3600		300	3600		300	3600
Electricity bill		1000	12000		1500	18000		1500	18000
Shop Rent		1700	20400		1700	20400		1700	20400
Night Guard bill		300	3600		300	3600		300	3600
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Salary Employee 01		6000	72000		6000	72000		6000	72000
Others		500	6000		500	6000		500	6000
Non Cash Item:									
Depreciation Expenses (40000*10%u85000*20%)		1750	21000		1750	21000		1750	21000
Total Operating Cost (D)		20150	241800		20650	247800		20650	247800
(Net Profit C-D) :		12850	154200		15350	184200		21350	256200
Payback to GT			80000			80000			80000
Retained Income:	74200			104200					176200

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)_
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200000		
1.2	Net Profit	154200	184200	256200
1.3	Depreciation (Non cash item)	21000	21000	21000
1.4	Opening Balance of Cash Surplus		78200	203400
	Total Cash Inflow	375200	283400	480600
2.0	Cash Outflow			
2.1	Purchase of Product	200000		
2.2	Payment of GB Loan	17000		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	297000	80000	80000
3.0	Net Cash Surplus	78200	203400	400600

SWOT ANALYSIS

STRENGTH:

Longstanding relationship with GB. Self-trained.

Located in busy market place.

WEAKNESS:

Lack of fund. Credit Sale

OPPORTUNITIES:

Customers will get mobile accessories in low price.
Would create job opportunity in future.

Improve Financial condition

THREATS:

Theft.

Political unrest.







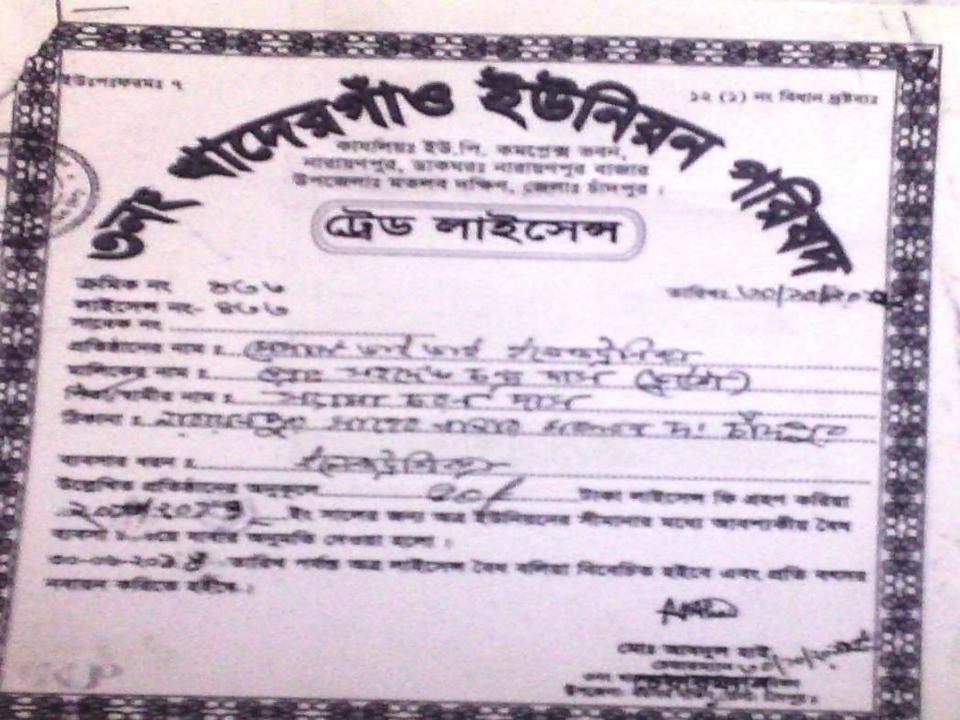


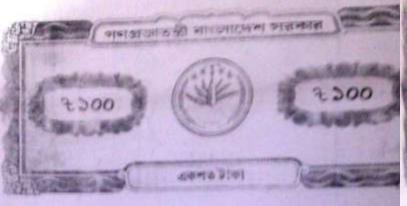




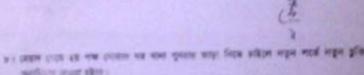








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Presented at GT's 18th Internal Design Lab on 4 October, 2015

For More Information
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