



Grameen Kalyan

Proposed NU Business Name: Aziz Electronics



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anowar Hossain. Vill: Trishal Vatipara, Post: Trishal, Upazilla : Trishal, District: Mymensingh
Age	:	27 Years
Marital status	:	Married (1 son & 1 daughter)
No. of siblings:	:	3 brothers & 3 Sister's.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Most. Monoara Khatun.</p> <p>Md. Abdul Aziz.</p> <p>Branch: Trishal, Mymensingh Group # 09, Centre # 57/m, Loan no. 7602, Mymensingh, Member since: 2002, First loan: Tk. 5,000, Last loan: 40,000, All paid.</p>
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	<p>Father.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	HSC

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	He has 15 years work experience in this business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01834 -776802.
National ID	:	6129405711335
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 5,000 (five Thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized the money agriculture and different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Aziz Electronics.
Address/ Location	:	Trishal Bazar, Trishal, Mymensingh.
Total Investment	:	BDT = 1,58,000
Financing	:	Self financing: BDT = 1,08,000 Required Investment: BDT = 50,000 (as equity)
Present salary/drawings from business	:	BDT. 3,000 (three thousand)
Proposed Salary	:	BDT. 5,000 (five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Various electronics product servicing & Old TV sales is here; ➤ Around 30% gross profit from old TV sales & 90% for servicing is estimated; ➤ Estimated Servicing income about @ Tk. 700 per day and expected old TV sales per month tk.15,000; ➤ Pay back period is 3 years; ➤ Expected date to expand the project is in April ,2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

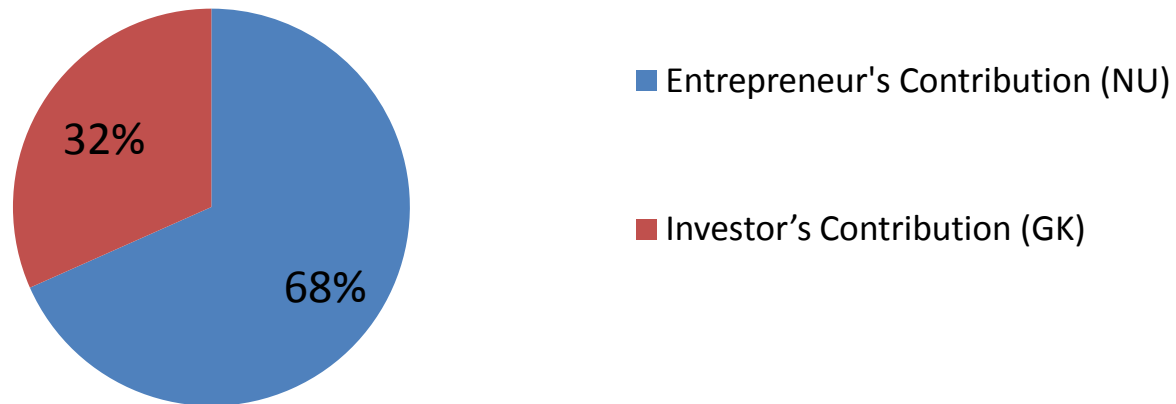
Particulars	Existing Business		
	Daily	Monthly	Yearly
TV,DVD,LCD,Sound Box,Monitir,Stabilizer,Light etc Servicing	500	12,500	150,000
Sales Old Tv		10,000	120,000
(A) Total Revenue	500	22,500	270,000
Cost of sales		7,000	84,000
Cost of Servicing	50	1,250	15,000
(B) Total Cost of Sales	50	8,250	99,000
Gross profit (GP) [C=(A-B)]	450	14,250	171,000
Less: Operating Costs:			
Electricity bill		500	6,000
Shop rent		1,500	18,000
Salary-self		3,000	36,000
Transportation		500	6,000
Mobile bill		300	3,600
Other Expenses	100	2,500	30,000
Non Cash Item:			
Depreciation Expenses			10,000
Total Operating Cost (D)		8,300	109,600
(C-D) Net Profit:		5,950	61,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Furniture (decoration)	20,000	-	20,000
Solder Iron, bolt Miter, others Instrument	5,000	-	5,000
Materials (Fly back, capacitor, resistance, system ic, channel box, TV circuit etc)	30,000	40,000	70,000
Old TV for sale (12*4000)	48,000	10,000	58,000
Cash in Hand	5,000	-	5,000
Total	108,000	50,000	158,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	108,000	68
Investor's Contribution (GK)	50,000	32
Total Investment	158,000	100



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
Revenue:									
sales		15,000	180,000	-	16,500	198,000	-	18,150	217,800
Income from Servicing	700	17,500	210,000	770	19,250	231,000	847	21,175	254,100
(A) Total Revenue	700	32,500	390,000	770	35,750	429,000	847	39,325	471,900
Cost of Sales	-	10,500	126,000	-	11,550	138,600	-	12,705	152,460
Cost of Servicing	70	1,750	21,000	77	1,925	23,100	85	2,118	25,410
(B) Total Cost of Sales	70	12,250	147,000	77	13,475	161,700	85	14,823	177,870
Gross profit (GP)= [C (A-B)]	630	20,250	243,000	693	22,275	267,300	762	24,503	294,030
Less: Operating Costs:									
Electricity bill		500	6,000		525	6,300		551	6,615
Transportation		1,000	12,000		1,050	12,600		1,103	13,230
Shop Rent		1,500	18,000		1,575	18,900		1,654	19,845
Proposed salary-self		5,000	60,000		5,250	63,000		5,513	66,150
Mobile bill		300	3,600		315	3,780		331	3,969
Other Expenses	100	2,500	30,000	105	2,625	31,500	110	2,756	33,075
Non Cash Item:									
Depreciation Expenses			10,000			10,000			10,000
Total Operating Cost (D)		10,800	139,600		11,340	146,080		11,907	152,884
(C-D)Net Profit		9,450	103,400		10,935	121,220		12,596	141,146
Retained Income:			103,400			121,220			141,146

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	5,000	138,400	239,620
Capital Infusion by Investor	50,000		
Sales	390,000	429,000	471,900
Total Receipts	445,000	567,400	711,520
<u>Cash Outflow:</u>			
Cost of goods sold	147,000	161,700	177,870
Operating expenses	139,600	146,080	152,884
Return to Investor (Including Transfer fee)	20,000	20,000	20,000
Total payment	306,600	327,780	350,754
Closing Balances	138,400	239,620	360,766

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1<input type="checkbox"/> Skill & experience: 15 years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital;<input type="checkbox"/> Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Local competitor.

Presented at 15th Ex. SB Design Lab on March 13
2016 at Grameen Kalyan

Thank you

Pictures

My Shop and me













Me & My Mother



Thank You