

**Proposed NU Business Name : Ma Electronics & Shaba Gift Corner**  
**Business Category: General Retail & Wholesale**



**Business Proposal Identified by: Jamshed Ali Sarkar, Asst. Officer, Saghata Unit, Gaibandha.**

**Business Proposal prepared by: Fahina Yesmin Happy**

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

Name and address	:	<b><i>Md. Saikat Rahman</i></b> Vill: Khamar Dhonaruha, Union: 03 no. Saghata, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	25 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 (One) Brother and 02 (Two) Sisters.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Parveen Begum
(iii) Father's name	:	Late. Abdur Rahman
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 17/mo, Loan no.: 2183, Member since 2006 to 2014 First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 25,000</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	H.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.)	:	<p>04 (Four) Years experience is running his own business. He started the business with BDT 20,000 (Twenty thousand).</p> <p>He has 01 (One) Year working experience as an assistant in local Hardware Shop.</p>
Other Own/Family Sources of Income	:	His family's others income from cultivation.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01719067493
NU's National ID No.	:	19913218895000220
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Parveen Begum was a GB member since 2006 to 2014 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes, repairing house and purchasing cows.
- Finally GB loan helped her to improve economic condition and livelihood.

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

Business Name	:	<b><i>Ma Electronics &amp; Shaba Gift Corner</i></b>
Address/ Location	:	Kochua hat, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 163,000
Financing	:	Self Tk. 93,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 25%
(ii) Estimated % of proposed gross profit margin	:	On an average 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

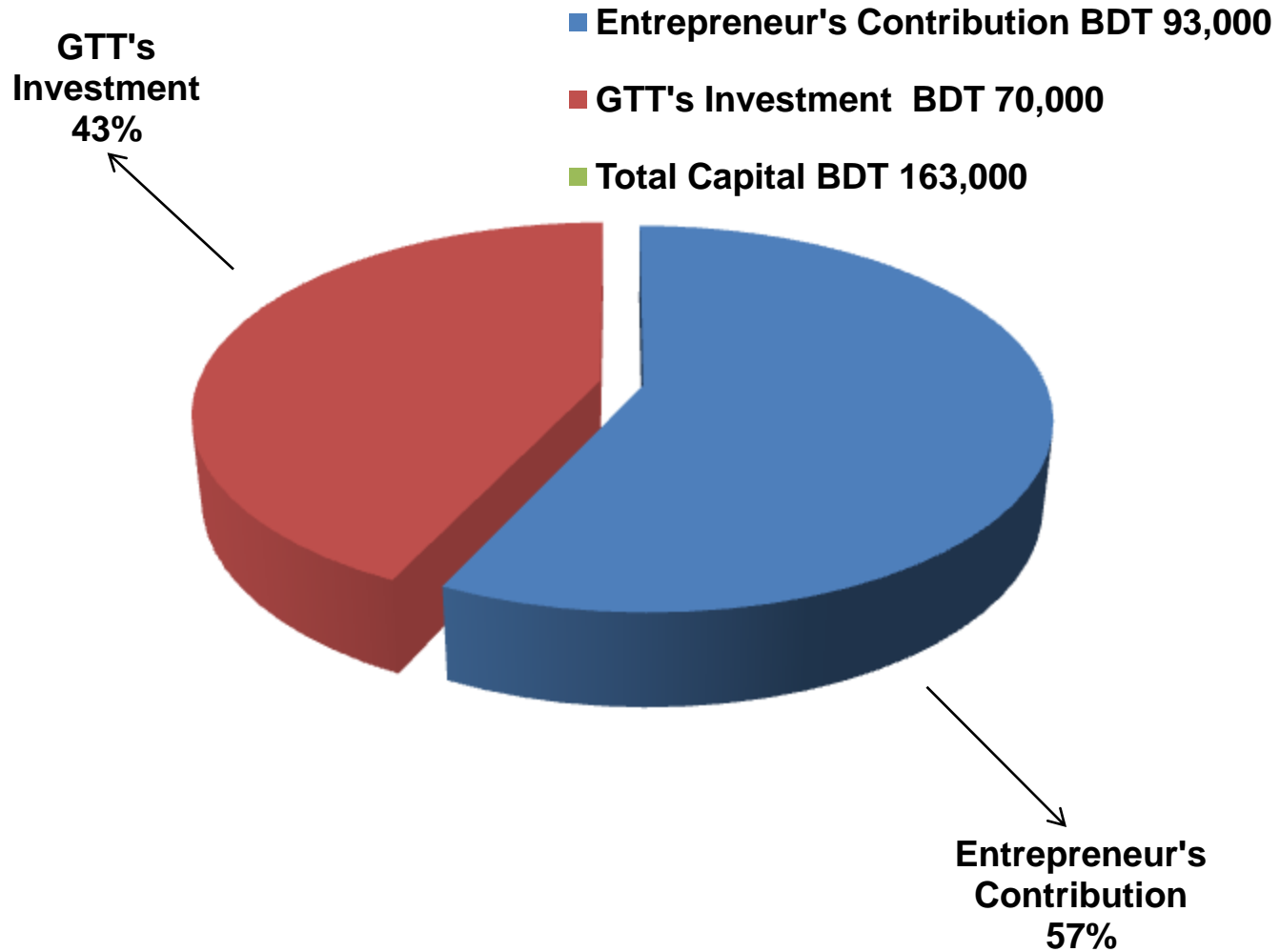
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,150	32,200	386,400
Less: Cost of sales of products (Product Purchase)	863	24,150	289,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>288</b>	<b>8,050</b>	<b>96,600</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Generator bill		150	1,800
Night Guard bill		100	1,200
Shop rent		500	6,000
Mobile bill		300	3,600
Conveyance bill		300	3,600
Provision of Bad debt		4	44
Present Salary (Family & Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses		95	1,145
<b>Total Operating Cost (D)</b>		<b>5,949</b>	<b>71,389</b>
<b>Net Profit (C-D):</b>		<b>2,101</b>	<b>25,211</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Hardware item, electronics item, gift item, sewing accessories and others sewing materials etc.)	Investment in products (Hardware item, electronics item, gift item, sewing accessories and others sewing materials etc.)	50,950	65,000	115,950
Investment in equipment (fan, light etc.)		500	-	500
Cash in hand		1,410	-	1,410
Debtors (Since March, 2016 to at Present)		4,440	-	4,440
Advance for Shop		25,000	-	25,000
Decoration (Fixture & Fittings)	New Decoartion (Shelf-01)	10,700	5,000	15,700
<b>Total Capital</b>		<b>93,000</b>	<b>70,000</b>	<b>163,000</b>

# ***SOURCE OF FINANCE***





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Sales income from products	1,700	47,600	571,200	1,955	54,740	656,880	2,248	62,951	755,412
Less: Cost of sales of products (Product Purchase)	1,275	35,700	428,400	1,466	41,055	492,660	1,686	47,213	566,559
<b>Gross Profit (C) [C=(A-B)]</b>	<b>425</b>	<b>11,900</b>	<b>142,800</b>	<b>489</b>	<b>13,685</b>	<b>164,220</b>	<b>562</b>	<b>15,738</b>	<b>188,853</b>
<b>Less: Operating Cost:</b>									
Electricity bill		300	3,600		400	4,800		600	7,200
Generator bill		250	3,000		350	4,200		550	6,600
Night Guard bill		150	1,800		250	3,000		450	5,400
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		500	6,000		800	9,600		1,100	13,200
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Provision of Bad debt		4	44		4	44		4	44
Proposed Salary (Family & Self)		5,500	66,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		1,000	12,000
<b>Non Cash Item:</b>									
Depreciation Expenses		95	1,145		95	1,145		95	1,145
<b>Total Operating Cost (D)</b>	-	<b>8,916</b>	<b>104,189</b>	-	<b>9,716</b>	<b>116,589</b>	-	<b>11,416</b>	<b>136,989</b>
<b>Net Profit (C-D):</b>	-	<b>2,984</b>	<b>38,611</b>	-	<b>3,969</b>	<b>47,631</b>	-	<b>4,322</b>	<b>51,864</b>
<b>Retained Income</b>			<b>38,611</b>			<b>86,241</b>			<b>138,105</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	41,411	53,231	57,464
1.3	Depreciation Expenses	1,145	1,145	1,145
1.4	Opening Balance of Cash Surplus	-	25,756	46,531
	<b>Total Cash Inflow</b>	<b>112,556</b>	<b>80,131</b>	<b>105,140</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	<b>Total Cash Outflow</b>	<b>86,800</b>	<b>33,600</b>	<b>33,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>25,756</b>	<b>46,531</b>	<b>71,540</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (05years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 231,105 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 238<sup>th</sup> as Yunus Centre and 63<sup>rd</sup> In-house  
Executive Social Business Design Lab  
(GTT) on April 25, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures



নিম্নমিষ্টাধির ব্রাহ্মানির বাহিন

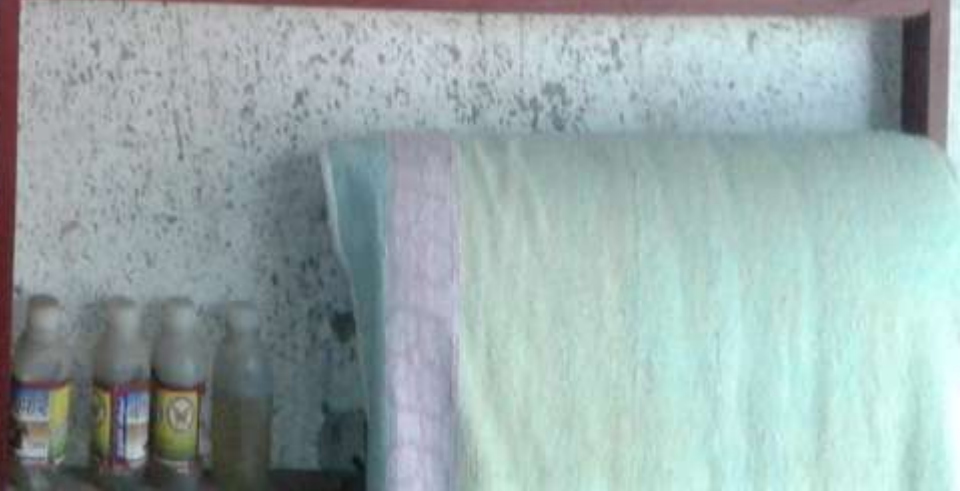


ইলেকট্রনিক্স  
এন্ড  
সাবা  
গিফট কর্ণার



মুঠোফোন ঃ  
০১৭১৯-০৬৭৪৯৩  
০১৯২১-৬১২৮৫২













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লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছর ২০১৫-১৬



৩নং সাঘাটা ইউনিয়ন পরিষদ  
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

নম্বর : ০২

সেল নং : ৫১

তারিখ : ২৭-১-১৫

স্বাক্ষরকারীর নাম : শ্রী ইলেকট্রনিক্স এন্ড সার্বিক সার্ভিসেস

স্বাক্ষরকারীর নাম : প্রোঃ মোঃ মোঃ মকসুদ রহমান

গ্রাম : কুতুবপুর

পোস্ট : আমার ইনারগঞ্জ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

স্বাক্ষর : মোঃ মোঃ মকসুদ রহমান

৩০/০১/২০১৫ তারিখ পর্যন্ত বৈধ।

স্বাক্ষরকারীর পরিমাণ টাকা : ২০০/- (বাজার চুক্তি শর্তে টাকা স্বাক্ষর)

যেহেতু তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান হলো।

মোঃ মোশারফ হোসেন সুইট

উপজেলা পরিষদ (সুইট)

৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা, গাইবান্ধা।

২৭-১-১৫

# दैनिक विक्रय प्रभाव

दिनांक	विक्रय	प्रभाव
२२/४/२५	५	२७२०६
२७/४/२५	५	२४७०६
२४/४/२५	५	२०००६
२०/४/२५	५	२४००६
२५/४/२५	५	२०००६
२९/४/२५	५	२२२०६
२८/४/२५	५	२०७०६





গ্রামীণ ব্যাংক

স্বাধীনতা সড়ক, ঢাকা-১০০ শাখা

সহজ ঋণের পাশ বই

নাম ..... শ্রীমতী: পারভীন বেগম

ঋণী নং ..... ২৯৬৩/১

গ্রুপ নং ..... ০৫

কেন্দ্র নং ..... ৩৭/২

কেন্দ্রের নাম ..... ৮ আমার খাঁরুয়া

বই ইস্যুর তারিখ ..... ১৪/০৮/০৯

শাখা ব্যবস্থাপকের স্বাক্ষর



यह प्रमाणित किया जाता है कि

1. [Name] का पता [Address] है।

2. [Name] का जन्म [Date] को हुआ था।

3. [Name] का पता [Address] है।

4. [Name] का पता [Address] है।

5. [Name] का पता [Address] है।

6. [Name] का पता [Address] है।

7. [Name] का पता [Address] है।

8. [Name] का पता [Address] है।

9. [Name] का पता [Address] है।

10. [Name] का पता [Address] है।

सर्वेक्षण

नाम [Name]

पता [Address]

विकास क्षेत्र [Area]

मंडल [District]

जिला [District]

राज्य [State]

दिनांक [Date]

स्थान [Location]



**Thank You**