

*Proposed NU Business Name : **Doyal Electronics***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Abdul Momin, Asst. Nobin, Sadar Unit, Gaibandha***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Milon Chandra Barmon Vill: Chakborul, Union: Badiakhali, Post: Badiakhali, Upazila: Sadar, District: Gaibandha.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers and 03 (Three) Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Sreemoti Bindu Bala
(iii) Father's name	:	Sree Ranjit Chandra Borman
(iv) GB member's info	:	<i>Branch: Badiakhali, Gaibandha, Centre # 27/po</i> <i>Loan no.: 2292, Member since 2000 to 2007</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 10,000
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	:	S.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.)	:	12 (Twelve) years experience in running his own business. He started the business with BDT 12,000 (Twelve thousand). He has 01 year working experience as an assistant in local electronics shop of Bogra district. He has taken 06 (Six) months training on Electrical servicing from Jubo Unnayan Proshikkhon Kendro of Bogra district.
Other Own/Family Sources of Income	:	His father's income from cultivation. He has purchased 06 (Six) decimal land at the cost of 1 lac 8 thousand taka, built 03 new rooms in his home at the cost of 2.00 lac taka and he has given 1.00 lac taka advance for his existing shop place from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713792152
NU's National ID No.	:	19873212412000076
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sree Ranjit Chandra Borman was a GB member since 2000 to 2007 at first he took GB loan BDT 5,000 (Five thousand).
- Gradually he took GB loan several times and utilized it for cultivation purposes and household purposes.
- Finally GB loan helped his to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Doyal Electronics</i>
Address/ Location	:	Puraton Badiakhali Bazar, Sadar, Gaibandha.
Total Investment in BDT	:	Tk. 334,000
Financing	:	Self Tk. 254,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan	:	
(i) 20% of present gross profit margin	:	On an average 20% and Servicing 80%
(ii) Estimated 20% of proposed gross profit margin	:	On an average 20% and Servicing 80%
	:	

INFO ON EXISTING BUSINESS OPERATIONS

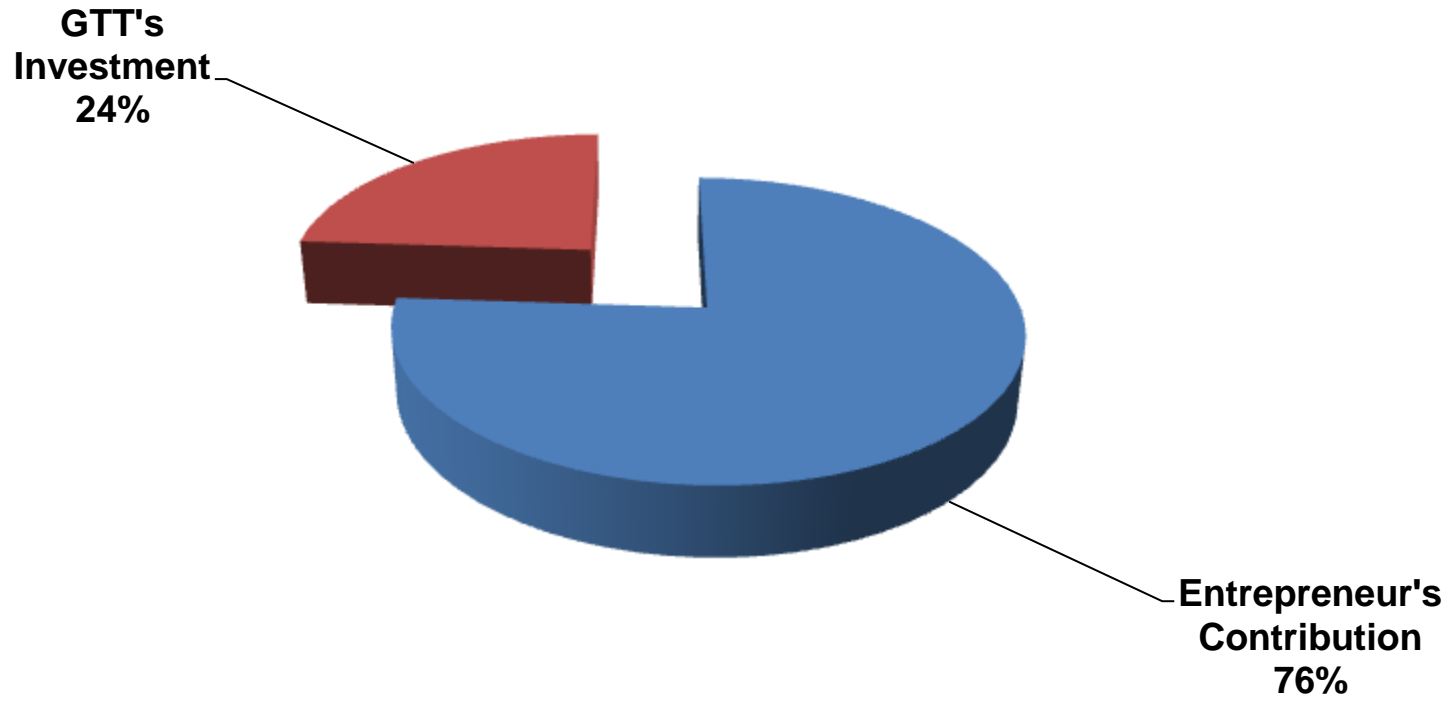
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,700	47,600	571,200
Income from Servicing (mobile & electronics item)	400	11,200	134,400
Total Income from sales & Servicing (A)	2,100	58,800	705,600
Cost of products (Product Purchased)	1,360	38,080	456,960
Cost of servicing (accessories cost)	80	2,240	26,880
Total Cost of sales & Servicing (B)	1,440	40,320	483,840
Gross Profit (C) [C=(A-B)]	660	18,480	221,760
Less: Operating Cost:			
Electricity bill		1,000	12,000
Night Guard bill		60	720
Shop rent		650	7,800
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Provision of bad debt		4	50
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-01)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		756	9,070
Total Operating Cost (D)		13,470	161,640
Net Profit (C-D):		5,010	60,120

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile battery, charger, head phone, memory, casign, LCD display, ICC, MP box, charger light, fan, capacitor, transistor, PF, Fly back, switch, socket, speaker, amplifier box, card reader, super glue and electronics item etc.)	Investment in products (mobile accessories & electronics item etc.)	87,059	80,000	167,059
Investment in Machineries & Equipment (I.P.S, fan, computer set, power supply, hot gun, analog meter, digital meter, MPR Meter etc.)		53,000	-	53,000
Cash in hand		2,741	-	2,741
Debtors (Since June, 2016 to at present)		5,000	-	5,000
Creditors (Since July, 2016 to at present)		(5,000)	-	(5,000)
Advance for Shop		100,000	-	100,000
Decoration (fixture and fittings)		11,200	-	11,200
Total Capital		254,000	80,000	334,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 254,000
- GTT's Investment BDT 80,000
- Total Capital BDT 334,000



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 income from Products	2,500	70,000	840,000	2,750	77,000	924,000	3,025	84,700	1,016,400
Estimated income from Servicing (mobile & electronics item)	450	12,600	151,200	495	13,860	166,320	545	15,246	182,952
Est.Total Income from sales & Servicing (A)	2,950	82,600	991,200	3,245	90,860	1,090,320	3,570	99,946	1,199,352
Cost of products (Product Purchased)	2,000	56,000	672,000	2,200	61,600	739,200	2,420	67,760	813,120
Cost of servicing (accessories cost)	90	2,520	30,240	99	2,772	33,264	109	3,049	36,590
Est.Total Cost of sales & Servicing (B)	2,090	58,520	702,240	2,299	64,372	772,464	2,529	70,809	849,710
Gross Profit (C) [C=(A-B)]	950	26,600	319,200	1,045	29,260	351,120	1,150	32,186	386,232
Less: Operating Cost:									
Electricity bill		1,100	13,200		1,200	14,400		1,300	15,600
Night Guard bill		66	792		166	1,992		266	3,192
Shop rent		650	7,800		650	7,800		650	7,800
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000
Conveyance bill		1,500	18,000		1,700	20,400		1,900	22,800
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Provision of bad debt		4	50		4	50		4	50
Proposed Salary (Self & family)		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant-01)		5,000	60,000		5,500	66,000		6,000	72,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		150	1,800
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,700	20,400
Non Cash Item:									
Depreciation Expenses		756	9,070		756	9,070		756	9,070
Total Operating Cost (D)	-	17,659	208,712	-	19,309	231,712	-	21,259	255,112
Net Profit (C-D):	-	8,941	110,488	-	9,951	119,408	-	10,927	131,120
Retained Income			110,488			229,896			361,016

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	113,688	125,808	137,520
1.3	Depreciation Expenses	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus	2,741	98,429	187,037
	Total Cash Inflow	197,629	225,437	325,757
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	98,429	187,037	287,357

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (12Yrs);

WEAKNESS

- Inadequate Capital.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 615,016 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 304th as Yunus Centre and 84th In-house
Executive Social Business Design Lab
(GTT) on 28 July, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures

দয়াল ইলেকট্রনিক্স
এখানে টিভি, ফ্যান ও মোবাইল সহ যাবতীয় ইলেক

















সাভিসি

সেইস





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



শ্রী মিলন চন্দ্র বর্মণ

নাম: শ্রী মিলন চন্দ্র বর্মণ
Name: SREE MILON CHANDRO BARMON
পিতা: শ্রী রনজিৎ চন্দ্র বর্মণ
মাতা: শ্রীমতি বিন্দু বালা
Date of Birth: 10 May 1987
ID NO: 19873212412000076

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বাক্ষরিত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোসিং: বর্মণের বাড়ী, গ্রাম/প্রান্ত: চকবকুল, ডাকঘর: বাদিয়াখালী
- ৫৭০০, গাইবান্ধা সদর, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৭/১০/২০১৩





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
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নাম: শ্রী রনজিৎ চন্দ্র বর্মণ

Name: Sree Ronzil Chandro Bormon

পিতা: গনেশ চন্দ্র বর্মণ

মাতা: শ্রীমতি টুলি বাল্য

Date of Birth: 17 Aug 1962

ID NO: 3212412273813



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

সিদ্দানা; গ্রাম/মাতা; চকবঙ্গল, চকবকল, ডাকঘর, বাদিয়াখালী - ৫৭০০, গাইবান্ধা সদর, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৯/০৬/২০০৮





Thank You