

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



*Business Proposal Identified by: **Md. Shafiqul Islam, Asst. Nobin, Gobindoganj Unit, Gaibandha***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Manik Mia Vill: Kholshi Chadpur, 02 no. ward, Post: Gobindoganj, Upazila: Gobindoganj, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 (One) Brother and 01 (One) Sister
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. Rohima
(iii) Father's name	:	Md. Rafikul Islam
(iv) GB member's info	:	<i>Branch: Gobindoganj, Gaibandha, Centre # 44/mo</i> <i>Loan no.: 3105, Member since 1998 to 2010</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 20,000
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	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	He has another income from cultivation.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	06 (Six) years experience in running his own business. He started the business with BDT 35,000 (Thirty five thousand). He has 08 (Eight) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from entrepreneur's business as an assistant. He has built own residence with six rooms, purchased 02 cows and purchased 04 decimal land for cultivation land from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01922730007, 01742168107
NU's National ID No.	:	3223002603678
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rohima was a GB member since 1998 to 2010 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing cows and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Manik Electronics</i>
Address/ Location	:	Golapbug Bazar, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 461,000
Financing	:	Self Tk. 361,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan	:	
(i) 20% of present gross profit margin	:	On an average 20% and Servicing 50%
(ii) Estimated 20% of proposed gross profit margin	:	On an average 20% and Servicing 50%
	:	

INFO ON EXISTING BUSINESS OPERATIONS

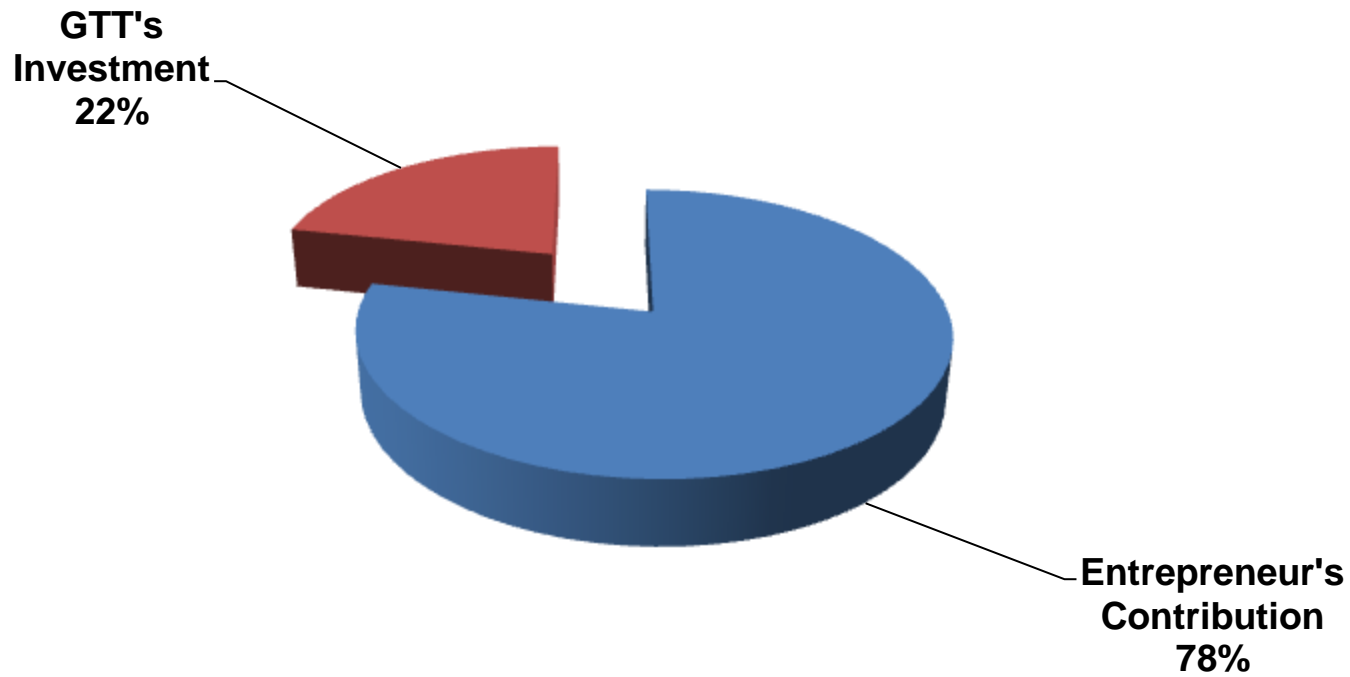
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	2,000	56,000	672,000
Income from Servicing (electronics item)	400	11,200	134,400
Total Income from sales & Servicing (A)	2,400	67,200	806,400
Cost of products (Product Purchased)	1,600	44,800	537,600
Cost of servicing (accessories cost)	200	5,600	67,200
Total Cost of sales & Servicing (B)	1,800	50,400	604,800
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		550	6,600
Generator bill		600	7,200
Night Guard bill		300	3,600
Shop self		-	-
Mobile bill		500	6,000
Conveyance bill		2,000	24,000
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-01-father)		2,500	30,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		215	2,585
Total Operating Cost (D)		12,165	145,985
Net Profit (C-D):		4,635	55,615

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Electrical wire, energy light, switch, socket, board, multi plug, mike, audio set, TV circuit, transformer, fire board, remote, USB circuit, ST cap, rice cooker, 2030 IS, 4440 IS, Audio mp3, charger, AC card etc.)	Investment in products (Electrical wire, energy light, switch, socket, board, multi plug, mike, audio set, TV circuit, transformer, fire board, remote, USB circuit, ST cap, rice cooker, 2030 IS, 4440 IS, Audio mp3, charger, AC card etc.)	334,000	100,000	434,000
Investment in Machineries & Equipment (fan, light, meter, servicing materials etc.)		6,900	-	6,900
Cash in hand		4,600	-	4,600
Decoration (fixture and fittings)		15,500	-	15,500
Total Capital		361,000	100,000	461,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 361,000
- GTT's Investment BDT 100,000
- Total Capital BDT 461,000



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	2,800	78,400	940,800	3,136	87,808	1,053,696	3,450	96,589	1,159,066
Estimated income from Servicing (electronics item)	550	15,400	184,800	616	17,248	206,976	678	18,973	227,674
Est.Total Income from sales & Servicing (A)	3,350	93,800	1,125,600	3,752	105,056	1,260,672	4,127	115,562	1,386,739
Cost of products (Product Purchased)	2,240	62,720	752,640	2,509	70,246	842,957	2,760	77,271	927,252
Cost of servicing (accessories cost)	275	7,700	92,400	308	8,624	103,488	339	9,486	113,837
Est.Total Cost of sales & Servicing (B)	2,515	70,420	845,040	2,817	78,870	946,445	3,098	86,757	1,041,089
Gross Profit (C) [C=(A-B)]	835	23,380	280,560	935	26,186	314,227	1,029	28,804	345,650
Less: Operating Cost:									
Electricity bill		605	7,260		705	8,460		805	9,660
Generator bill		700	8,400		750	9,000		800	9,600
Night Guard bill		350	4,200		400	4,800		450	5,400
Shop self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000
Conveyance bill		3,000	36,000		3,200	38,400		3,400	40,800
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,500	66,000		6,000	72,000		6,500	78,000
Proposed Salary (Assistant-01-Father)		3,000	36,000		3,500	42,000		4,000	48,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		150	1,800
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,500	18,000
Non Cash Item:									
Depreciation Expenses		215	2,585		215	2,585		215	2,585
Total Operating Cost (D)	-	15,887	186,645	-	17,537	210,445	-	19,487	233,845
Net Profit (C-D):	-	7,493	93,915	-	8,649	103,782	-	9,317	111,805
Retained Income			93,915			197,697			309,502

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	97,915	111,782	119,805
1.3	Depreciation Expenses	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus	4,600	79,715	144,697
	Total Cash Inflow	203,715	192,697	265,702
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	79,715	144,697	217,702

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (14Yrs);

WEAKNESS

- Inadequate Capital.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 670,502 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 308th as Yunus Centre and 85th In-house
Executive Social Business Design Lab
(GTT) on 01 August, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures











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পৌরসভা
সৌভাগ্যপুর পঞ্চায়েত আইসেল



০৩৮৮৯
০৬-০৭৭-০৩৮৮৯
০৬
গোলাপবাগ বাজার
২০-০৭-২০১৬
২০১৬
২০-০৭-২০১৬ ইং

১। নির্দেশক্রমে ২০১৬ এর ১০২-১০৯ সংখ্যক করা জনসম্মিলন এর ১০, ১১ ও ২২ আইটেম অনুসারে (মোট, প্রবেশন, বন্ডিং বা নিশ্চালন) ব্যবস্থা/প্রণয় জনসম্মিলন পর নিম্নে বর্ণিত ন্যাক/সাক্ষীদের অনুকূলে লেখা হইল। যাহার সোচ্চার ইং সনের ৩০ মাস পর্যন্ত বৃন্দবৎ থাকিবে।

২০১৭

১। ব্যক্তির পরিচালকের নাম মানিক ইলেকট্রনিক্স
২। স্থান/পথ/পরিচয় ইলেকট্রনিক্স সামগ্রী (ছেঁট দোকান)
৩। পরিচালকের নাম মোঃ আব্দুল মানিক নিগ্র
৪। পরিচালকের নাম মোঃ রফিকুল ইসলাম
৫। স্থান/পথ/পরিচয় মোছাঃ রহিমা
৬। স্থান/পথ/পরিচয় ছোতিং নং ০; দোকান নং ০; গোলাপবাগ বাজার
৭। স্থান/পথ/পরিচয় খলসী, চাঁদপুর
৮। স্থান/পথ/পরিচয় খলসী, চাঁদপুর
৯। মোবাইল নাম্বার নং ৩২২৩০০২৬০৩৬৭৮
১০। মোবাইল নাম্বার নং ০১৯২২৭৩০০০৭

ক্রমিক নং	বিবরণ	টাকা
০১	সাইকেল/মটরসাইকেল	৭৫০
০২	সাইকেলের তেল	০
০৩	বিশ্রাম	০
০৪	সমস্যা	০
০৫	মোট	৭৫০
		৭৫০

স্বাক্ষর

আব্দুল মানিক
২০/০৭/১৬

১। সাইকেল/মটরসাইকেল/সাইকেল/মটরসাইকেল পরিদর্শক
মোঃ আব্দুল মানিক
সহকারী সাইকেল পরিদর্শক
সেবাশ্রমসভা চেয়ারম্যান, পাইলাঙ্গা

স্বাক্ষর
২০/০৭/১৬
সচিব/সেবার

दिनांक - ठिकि

२६-०९-२०२५ ई:	ठिकि	= २७६००/-
२८-०९-२०२५ ई:	"	= २४५००/-
२०-०९-२०२५ ई:	"	= २,४९००/-
२२-०९-२०२५ ई:	"	= २७०००/-
२२-०९-२०२५ ई:	"	= २४२००/-
२७-०९-२०२५ ई:	"	= २२०००/-
२४-०९-२०२५ ई:	"	= २२५००/-
२६-०९-२०२५ ई:	"	= २७६००/-



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



মানিক

নাম: মোঃ আব্দুল মানিক মিয়া
 Name: Md Abdul Manik Mia
 পিতা: মোঃ বাকিলুল ইসলাম
 মাতা: মোঃ হুসিমা
 Date of Birth: 13 Oct 1988
 ID NO: 3223002603678

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং
 কোম্পানি পরিচয় প্রদান করার জন্যে প্রযোজ্য। কার্ডটি অন্য কারো হস্তে স্থানান্তরিত করা যাবে না।

ঠিকানা: গ্রাম/জাঙ্গা: বলদী চাঁদপুর, বলদী চাঁদপুর, ডাকঘর: গোবিন্দপুর - ৫৭৪৩,
 গোবিন্দপুর পৌরসভা, গোবিন্দপুর, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০৮/২০০৮





Thank You