



Grameen Kalyan

Proposed NU Business Name : *Faria Electric.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|---|
| Name and address | : | Md. Azizul Haque Vill: Gohalkhandi, Post: Bokshimul, Upazilla: Fulpur, District: Mymensingh |
| Age | : | 31 Years. |
| Marital status | : | Married. |
| Progeny | : | 1 (One) Son & 3 (Three) Daughters. |
| No. of siblings: | : | 3 (Three) Brothers & 2 (two) sisters. |
| Parent's and GB related Info | : | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> |
| (ii) Mother's name | : | Mst. Banu Akter |
| (iii) Father's name | : | Md. Alal Uddin |
| (iv) GB member's info | : | Branch: Tarakanda, Group # 01, Centre # 90/M, Loan no. 6296, Member since: 2002, First loan: Tk.4,000, Last loan: 15,000, Outstanding: Nil. |
| Further Information: | : | |
| (v) Who pays GB loan installment | : | Mother. |
| (vi) Mobile lady | : | Nil |
| (vii) Grameen Education Loan | : | Nil |
| (viii) Any other loan like GCCN, GKF etc. | : | Nil |
| (ix) Others | : | Nil |
| Education, till to date | : | Five. |

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

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Own business. |
| 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 no formal training but 4 years experience this business. |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01780400736 |
| National ID number | : | 6118194058491 |
| NU Project Source/Reference | : | Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Md. Nur Jamal Hoque, ID No:2562) |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 4,000 (four thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|--|---|---|
| Business Name | : | <i>Faria Electric.</i> |
| Address/ Location | : | Tarakhanda bazaar, Tarakhanda, Mymensingh. |
| Total Investment in BDT | : | BDT: 2,75,000/- |
| Financing | : | Self financing: BDT: 1,75,000 Required Investment: BDT: 1,00,000 (as equity) |
| Present salary | : | BDT 3,000 (three thousand only) |
| Proposed Salary | : | BDT 3,000 (three thousand only) |
| Proposed Business Implementation Plan: | : | <p>This is an on going business so the fund need to increase the volume of existing product.</p> <ul style="list-style-type: none"> <input type="checkbox"/> Different Kinds of Products will be buy & Sale. <input type="checkbox"/> Estimated sales is @ Tk. 6,000 per weekly. <input type="checkbox"/> Estimated income from service is Tk. 7,000 per weekly <input type="checkbox"/> Gross profit margin on average 50 % on sales & service. <input type="checkbox"/> Payback period is estimated to be 3 years. <input type="checkbox"/> Expected date to start the project as soon as possible. |

EXISTING BUSINESS OF NOBIN UDYOKTTA

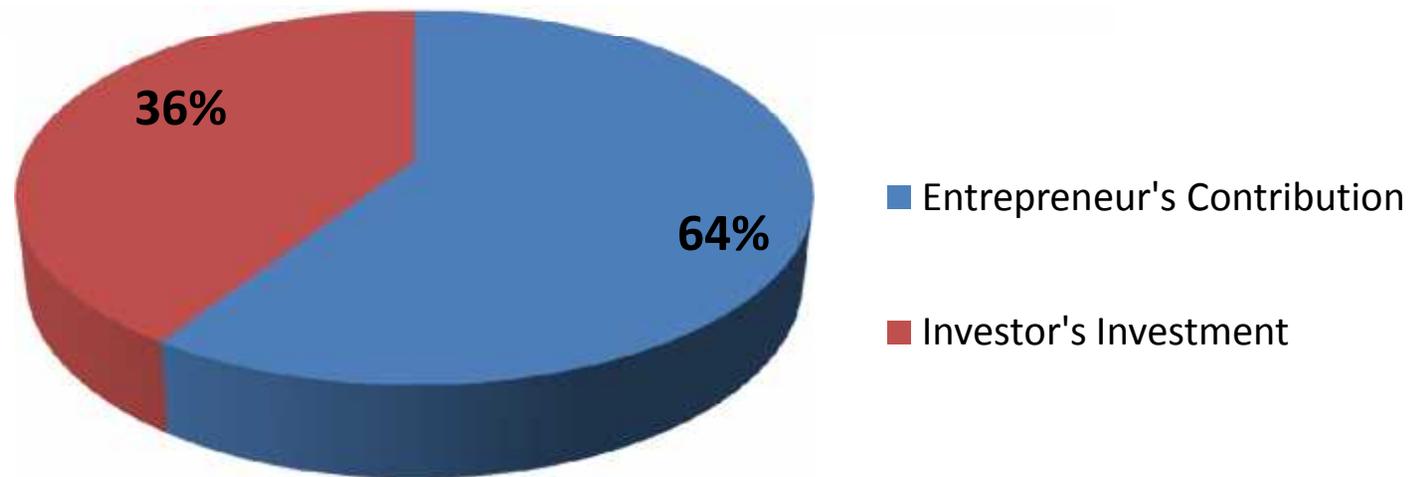
| Particulars | Existing Business | | |
|-------------------------------------|-------------------|---------------|----------------|
| | Weekly | Monthly | Yearly |
| Revenue | | | |
| Electric Product Sales | 4,500 | 18,000 | 216,000 |
| Servicing | 6,000 | 24,000 | 288,000 |
| Estimated Sales (A) | 10,500 | 42,000 | 504,000 |
| Less: Cost of Sales (B) | 5,250 | 21,000 | 252,000 |
| Gross profit (GP)= [C (A-B)] | 5,250 | 21,000 | 252,000 |
| Less: Operating Costs: | | | |
| Electricity bill | | 500 | 6,000 |
| Present salary | | 3,000 | 36,000 |
| Shop Rent | | 1,500 | 18,000 |
| Employee Salary-1 | | 6,000 | 72,000 |
| Night Guard bill | | 150 | 1,800 |
| Mobile bill | | 300 | 3,600 |
| Other Expenses | 150 | 600 | 7,200 |
| Non Cash Item: | | | |
| Depreciation Expenses | | | 4,500 |
| Total Operating Cost (D) | | 12,050 | 149,100 |
| (C-D)Net Profit | | 8,950 | 102,900 |

PROPOSED PROJECT INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT)(1) | Proposed Business (BDT)(2) | Total (BDT) (1+2) |
|---|-----------------------------------|-----------------------------------|--------------------------|
| Investment in different categories: | | | |
| Shop Advance | 30,000 | | 30,000 |
| Furniture | 15,000 | 25,000 | 40,000 |
| Various Parts | 30,000 | 10,000 | 40,000 |
| Purchase Mike set (for rent) | 30,000 | | 30,000 |
| Purchase electric products (For fitting motors & fan) | 35,000 | 35,000 | 70,000 |
| Purchase Various old motors (After repairs for sale) | 15,000 | 30,000 | 45,000 |
| Sound System Box | 10,000 | | 10,000 |
| Cash in Hand | 10,000 | | 10,000 |
| Total Capital | 175,000 | 100,000 | 275,000 |

Source of Finance

| Particulars | Amount in BDT | In % |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 175,000 | 64 |
| Investor's Investment | 100,000 | 36 |
| Total Investment | 275,000 | 100 |



FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|-------------------------------------|--------------|---------------|----------------|--------------|---------------|----------------|--------------|---------------|----------------|
| | Weekly | Monthly | Yearly | Weekly | Monthly | Yearly | Weekly | Monthly | Yearly |
| Revenue | | | | | | | | | |
| Electric Product Sales | 6,000 | 24,000 | 288,000 | 6,600 | 26,400 | 316,800 | 7,260 | 29,040 | 348,480 |
| Servicing | 7,000 | 28,000 | 336,000 | 7,700 | 30,800 | 369,600 | 8,470 | 33,880 | 406,560 |
| Estimated Sales (A) | 13,000 | 52,000 | 624,000 | 14,300 | 57,200 | 686,400 | 15,730 | 62,920 | 755,040 |
| Less: Cost of Sales (B) | 6,500 | 26,000 | 312,000 | 7,150 | 28,600 | 343,200 | 7,865 | 31,460 | 377,520 |
| Gross profit (GP)= [C (A-B)] | 6,500 | 26,000 | 312,000 | 7,150 | 28,600 | 343,200 | 7,865 | 31,460 | 377,520 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | | 600 | 7,200 | | 630 | 7,560 | | 662 | 7,938 |
| 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 |
| Night Guard bill | | 150 | 1,800 | | 158 | 1,890 | | 165 | 1,985 |
| Mobile bill | | 500 | 6,000 | | 525 | 6,300 | | 551 | 6,615 |
| Proposed salary Self | | 3,000 | 36,000 | | 3,150 | 37,800 | | 3,308 | 39,690 |
| Employee Salary-1 | | 6,000 | 72,000 | | 6,300 | 75,600 | | 6,615 | 79,380 |
| Other Expenses | 250 | 1,000 | 12,000 | | 1,050 | 12,600 | | 1,103 | 13,230 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | | 4,500 | | | 4,950 | | | 5,445 |
| Total Operating Cost (D) | | 13,750 | 169,500 | - | 14,438 | 178,200 | | 15,159 | 187,358 |
| (C-D)Net Profit | | 12,250 | 142,500 | | 14,163 | 165,000 | | 16,301 | 190,163 |

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

| | Year 01 | Year 02 | Year 03 |
|------------------------------|----------------|----------------|------------------|
| <u>Cash inflow</u> | | | |
| Opening Balance | 10,000 | 212,500 | 337,500 |
| Capital Infusion by Investor | 100,000 | | |
| Sales | 624,000 | 686,400 | 755,040 |
| Total Receipts | 734,000 | 898,900 | 1,092,540 |
| <u>Cash Outflow</u> | | | |
| Cost of goods sold | 312,000 | 343,200 | 377,520 |
| Operating expenses | 169,500 | 178,200 | 187,358 |
| Return to investor | 40,000 | 40,000 | 40,000 |
| Total payment | 521,500 | 561,400 | 604,878 |
| Closing Balances | 212,500 | 337,500 | 487,663 |

SWOT ANALYSIS

| | |
|--|---|
| <p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family):<input type="checkbox"/> Skill and experience.<input type="checkbox"/> Ownership in his own name. | <p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Price of goods may be decreases.<input type="checkbox"/> Lack of sufficient capital. |
| <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"/> Fire. |

Presented at 32nd SB Ex. Design Lab on 21st August,
2016 at Grameen Kalyan

Thank you

Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১নং তারাকান্দা ইউনিয়ন পরিষদ কার্যালয়

উপজেলা : তারাকান্দা, জেলা : ময়মনসিংহ

ইউপি ফরম-১৩

752 বই নং

সর্ব বছর
(২০১৯/২০১৯ ইং)

• ট্রেড লাইসেন্স •

লাইসেন্স নং
৫৯

তারিখ
২৩/০৭/২০১৯

লাইসেন্সধারীর নাম/প্রতিষ্ঠানের নাম: আনিসা ইনফর্মটিক

পেছোরাইনে: মে: আনিসা ইনফ

পিতা/পূর্ব নাম: মে: আনিসা উদ্দিন

স্থায়ী ঠিকানা : গ্রাম আহান কামি পোঃ বকুলিয়া থানা আশুপকান্দা

উপজেলা আশুপকান্দা জেলা ময়মনসিংহ বাড়ী নং

বর্তমান ঠিকানা : গ্রাম _____ পোঃ _____ থানা _____

উপজেলা _____ জেলা _____ বাড়ী নং _____

পেশার ধরণ ইনফর্মটিক সার্ভিসেস বিক্রি ও সেবা ইং তারিখ পর্যন্ত বৈধ

ব্যবসা প্রতিষ্ঠান/মোকাম এর ঠিকানা আশুপকান্দা ডিক্লিয়ারেড জোন

প্রতিষ্ঠান প্রতিষ্ঠার আনিকানা নংক্রম : নিজ/আত্মগোপন/সাবলীল

ফি প্রদানের পরিমাণ ২০০/- বছর (আনিসা ইনফর্মটিক সার্ভিসেস)

স্বাক্ষর করে তার ব্যবসা/বৃত্তি/পেশা : সরকার সহিত চুক্তি বাবার জন্য এই লাইসেন্স প্রদান করা হলো।


 মেয়র আনিসা উদ্দিন
 চেয়ারম্যানের দপ্তর

• সন্ধ্যা ৬টা পর্যন্ত দিন • শিওরে সন্ধ্যা ৬টা পর্যন্ত দিন এবং ছুটি পর্যন্ত • স্বাস্থ্যসেবা পরিষদ কর্তৃক করণ
 • মতি সন্ধ্যা ৬টা পর্যন্ত • অন্য-বৃত্তি/আনিকানা/করন • আনিসা ইনফর্মটিক সার্ভিসেস করণ • পূর্ব নাম, পরিচয় ইত্যাদি

ইউপি ফরম-১৩, তারাকান্দা ইউনিয়ন পরিষদ কার্যালয়















NU With his Mother



Thank You