

*Proposed NU Business Name : **AI Store Electronics***

*Business Category: **Telecom & IT support***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Zahidul Islam Vill: Konabari, Union: Sadipur, Post: Perabo bazar, Upazila: Sonargaon, District: Narayanganj.
Age	:	32 Years
Marital status	:	Married
Children	:	Nil
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"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Rokeya Begum
(iii) Father's name	:	Md. Tara Mia
(iv) GB member's info	:	<i>Branch: Nanaki, Narayanganj</i> <i>Centre # 68/mo</i> <i>Loan no.: 5044, Member since 1990</i> <i>First loan: Tk. 3,000</i> <i>Existing loan: Tk. 30,000 Existing Loan: Tk. 4,970</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Nine
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	01 (One) year working experience in Dubai and last 05 (Five) years he is running his own business. He started the business only with Tk. 20,000 (Twenty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business (cloth business) and his brother's income from foreign remittance.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01684784606
NU's National ID No.	:	6710477805117
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rokeya Begum is a GB member since 1990, at first she took GB loan BDT 3,000 (Three Thousand).
- Gradually she took GB loan several times and utilized it for assisting her husband in business (cloth business).
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>AI Store Electronics</i>
Address/ Location	:	Anwara super market, Noyapur bazar, Sonargaon, Narayanganj.
Total Investment in BDT	:	Tk. 615,000
Financing	:	Self Tk. 465,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (six thousand)
Proposed Salary (estimates)	:	Taka 7,000 (seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 35% and servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 35% and servicing 100%.
(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	2,000	52,000	624,000
Income from servicing	200	5,200	62,400
Total Sales income from products and servicing (A)	2,200	57,200	686,400
Less: Cost of sales of products (B)	1,300	33,800	405,600
Gross Profit (C) [C=(A-B)]	900	23,400	280,800
<i>Less: Operating Cost:</i>			
Electricity bill		1,000	12,000
Generator bill		150	1,800
Shop Rent		1,200	14,400
Night Guard bill		200	2,400
Mobile bill		200	2,400
Conveyance		1,200	14,400
Provision of bad Debt		1	15
Present Salary (Self)		6,000	72,000
Present Salary (Assistant-1)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400
<i>Non Cash Item:</i>			
Depreciation Expenses		1,397	16,760
<i>Total Operating Cost (D)</i>		17,548	210,575
Net Profit (C-D):		5,852	70,225

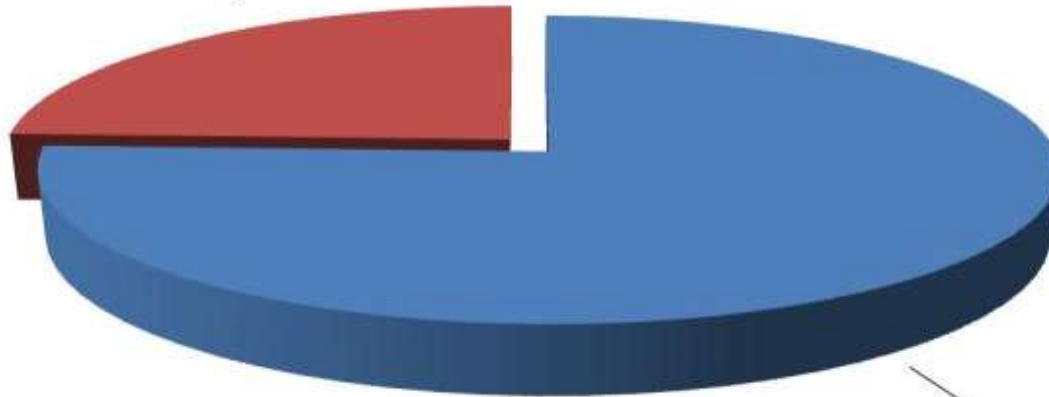
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (charging fan, fan, table fan, wall clock, charger light, mini IPS, energy bulb, iron, mini computer box, magic bulb, switch, plug, computer fan, mobile charger, auto charger, head phone and mouse etc)	Electronics item, electrical item, mobile accessories and computer accessories etc	295,085	150,000	445,085
Investment in Machinery (computer set -1 pics and laptop - 2 pics etc.)		90,000		90,000
Investment in Equipments (bulb and fan etc.)		2,400		2,400
Cash in hand		1,985		1,985
Debtors (Since October, 2015 to at present)		1,500		1,500
GB Loan Outstanding		(4,970)		(4,970)
Decoration (fixture and fittings)		29,000		29,000
Advance for shop		50,000		50,000
Total Capital		465,000	150,000	615,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 465,000
- GTT's Investment BDT 150,000
- Total Capital BDT 615,000

GTT's
Investment
24%



Entrepreneur's
Contribution
76%

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
Estimated sales income from products	2,500	65,000	780,000	2,875	74,750	897,000	3,019	78,488	941,850
Estimated income from servicing	300	7,800	93,600	345	8,970	107,640	362	9,419	113,022
Estimated sales income from products and servicing (A)	2,800	72,800	873,600	3,220	83,720	1,004,640	3,381	87,906	1,054,872
Less: Cost of sales of products (B)	1,625	42,250	507,000	1,869	48,588	583,050	1,962	51,017	612,203
Gross Profit (C) [C=(A-B)]	1,175	30,550	366,600	1,351	35,133	421,590	1,419	36,889	442,670
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,400	16,800		1,400	16,800
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		1,200	14,400		1,700	20,400		1,700	20,400
Night Guard bill		200	2,400		250	3,000		250	3,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		2,000	24,000		3,000	36,000		3,500	42,000
Provision of bad Debt		1	15		1	15		1	15
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self)		7,000	84,000		8,000	96,000		8,500	102,000
Proposed Salary(Assistant-1)		6,000	72,000		7,000	84,000		7,500	90,000
Other Cost (stationary & Entertainment etc.)		1,400	16,800		1,600	19,200		1,800	21,600
Non Cash Item:									
Depreciation Expenses		1,397	16,760		1,397	16,760		1,397	16,760
Total Operating Cost (D)	-	22,048	258,575	-	26,048	312,575	-	27,748	332,975
Net Profit (C-D):	-	8,502	108,025	-	9,085	109,015	-	9,141	109,695
Retained Income			108,025			217,040			326,735

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	114,025	121,015	121,695
1.3	Depreciation Expenses	16,760	16,760	16,760
1.4	Opening Balance of Cash Surplus	-	89,815	155,590
	Total Cash Inflow	280,785	227,590	294,045
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	GB Loan Outstanding	4,970		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	190,970	72,000	72,000
3.0	Total Cash Surplus	89,815	155,590	222,045

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Trade license of business in his own name
- He has on hand training
- Quality service
- Experience : 06 Yrs.

WEAKNESS

- Can not supply goods and services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 791,735 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Fire.

Presented at 126th as Yunus Centre and 18th In-house Executive
Social Business Design Lab
(GTT) on October 21, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











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এক লাইসেন্স

সাদিপুর ইউনিয়ন পরিষদ

উপজেলা : সেনারগঞ্জ, জেলা : নারায়ণগঞ্জ।

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অফিসের নাম: সাদিপুর ইউনিয়ন পরিষদ

নির্বাহীর নাম: সাদিপুর ইউনিয়ন পরিষদ

স্বাক্ষরকারীর নাম: সাদিপুর ইউনিয়ন পরিষদ

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স্বাক্ষর: সাদিপুর ইউনিয়ন পরিষদ

তারিখ: ০০/১০/২০১৩

স্বাক্ষরকারীর নাম: সাদিপুর ইউনিয়ন পরিষদ

উপস্থাপিত প্রতিষ্ঠানের নাম: সাদিপুর ইউনিয়ন পরিষদ

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লাইসেন্স কিং এর নং: ১০১৩-১৩১৩

স্বাক্ষরকারীর নাম: সাদিপুর ইউনিয়ন পরিষদ

স্বাক্ষরকারীর নাম: সাদিপুর ইউনিয়ন পরিষদ

স্বাক্ষরকারীর নাম: সাদিপুর ইউনিয়ন পরিষদ

* স্বাক্ষরকারীর নামের সাথে মিলিয়ে স্বাক্ষর করা হবে। * স্বাক্ষরকারীর নামের সাথে মিলিয়ে স্বাক্ষর করা হবে।

সাদিপুর ইউনিয়ন পরিষদ
স্বাক্ষরকারীর নাম: সাদিপুর ইউনিয়ন পরিষদ

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স্বয়ংক্রিয় পালক

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স্বয়ংক্রিয় পালক
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Thank You