



**Grameen Kalyan**

**Proposed NU Business Name: Noyon Electronics.**



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

Name and address	: Md. Noyon Rahaman. Vill: Rogurampur, Post: Somvugonj, Upazilla : Sador, District: Mymensingh.
Age	: 28 Years
Marital status	: Married.
No. of siblings:	: Four (4) Brothers & Two (2) Sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Most. Fajila khatun. : Md. Abdul Kadir. : Branch: Charniloxia, Group # 09, Centre # 34/M, Loan no. 2981, Member since: 1996, First loan: Tk. 3,000, Last loan: 20,000, Outstanding: Nil.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: My mother paid GB loan. : No : Nil : Nil : Nil
Education, till to date	: S.S.C

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	He has no formal training but he is doing this business since last five years.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01793745490
Birth Certificate	:	19876115240000057
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT 3,000 (Three Thousand) and used the money in household development. Subsequently several times she took GB loan and utilized in different purposes.

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

Project's Name	:	<b><i>Noyon Electronics.</i></b>
Address/ Location	:	Samvugong, Sador, Mymensingh
Total Investment	:	<b>BDT = 4,30,000</b>
Financing	:	Self financing: BDT = 2,80,000( Existing Business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT= 10,000 (Ten thousand)</b>
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ The business is planed to be scale up the existing goods by the new investment.</li> <li>➤ Around 10% gross profit from Electric Products sales &amp; 60% from servicing is estimated.</li> <li>➤ Estimated sales is about @ Tk.10,000. Per day and expected income from services is Tk. 1,500 per day.</li> <li>➤ 2 Employees, Monthly Salary TK.5000*2=10,000</li> <li>➤ Pay back period is 3 years.</li> <li>➤ Expected date to start the project is in November, 2015.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

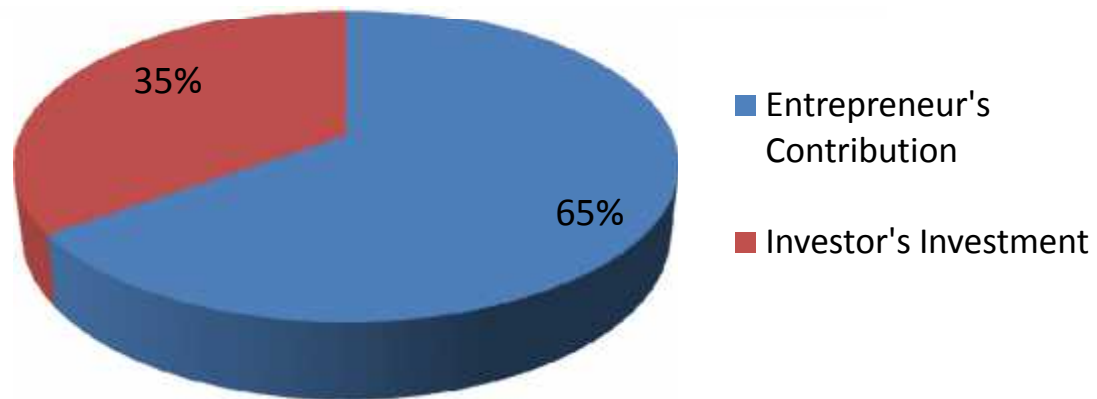
Particulars	Existing Business		
	Daily	Monthly	Yearly
Electric Products sales	5,000	125,000	1,500,000
Income From Servicing	1,000	25,000	300,000
<b>(A) Total Revenue</b>	<b>6,000</b>	<b>150,000</b>	<b>1,800,000</b>
Cost of Products Sales	4,250	106,250	1,275,000
Cost of Servicing	400	10,000	120,000
<b>Cost of Sales (B)</b>	<b>4,650</b>	<b>116,250</b>	<b>1,395,000</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,350</b>	<b>33,750</b>	<b>405,000</b>
<b>Less: Operating Costs:</b>			
Electricity bill		1,200	14,400
Shop rent		3,000	36,000
Night guard bill		100	1,200
Transportation		1,500	18,000
Mobile bill		500	6,000
Wages (2*5000) Monthly		10,000	120,000
Other Expenses	40	1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		2,000	24,000
<b>Total Operating Cost (D)</b>		<b>19,300</b>	<b>231,600</b>
<b>(C-D) Net Profit:</b>		<b>14,450</b>	<b>173,400</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Shop Advance	100,000	-	100,000
Furniture	30,000	-	30,000
Servicing Instruments	10,000	-	10,000
Buy Different Types of Super Cable for Motor	-	50,000	50,000
Buy Different Types of Cables	40,000	20,000	60,000
Buy Different Types of Fitting Pipe	10,000	10,000	20,000
Buy Different Types of Fan, Energy Light, Switch, Sercite, Etc.	60,000	70,000	130,000
Other Materials	20,000	-	20,000
Cash in Hand	10,000	-	10,000
<b>Total</b>	<b>280,000</b>	<b>150,000</b>	<b>430,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	280,000	65
Investor's Investment	150,000	35
<b>Total Investment</b>	<b>430,000</b>	<b>100</b>





## 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
<b>Revenue:</b>									
Electric Products sales	10,000	250,000	3,000,000	10,500	262,500	3,150,000	11,025	275,625	3,307,500
Income From Servicing	1,500	37,500	450,000	1,575	39,375	472,500	1,654	41,344	496,125
<b>(A) Total Revenue</b>	<b>11,500</b>	<b>287,500</b>	<b>3,450,000</b>	<b>12,075</b>	<b>301,875</b>	<b>3,622,500</b>	<b>12,679</b>	<b>316,969</b>	<b>3,803,625</b>
Cost of Products Sales	9,000	225,000	2,700,000	9,450	236,250	2,835,000	9,923	248,063	2,976,750
Cost of Servicing	600	15,000	180,000	630	15,750	189,000	662	16,538	198,450
<b>Cost of Sales (B)</b>	<b>9,600</b>	<b>240,000</b>	<b>2,880,000</b>	<b>10,080</b>	<b>252,000</b>	<b>3,024,000</b>	<b>10,584</b>	<b>264,600</b>	<b>3,175,200</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,900</b>	<b>47,500</b>	<b>570,000</b>	<b>1,995</b>	<b>49,875</b>	<b>598,500</b>	<b>2,095</b>	<b>52,369</b>	<b>628,425</b>
<b>Less: Operating Costs:</b>									
Electricity bill		1,200	14,400		1,260	15,120		1,323	15,876
Shop rent		1,500	18,000		1,575	18,900		1,654	19,845
Night guard bill		100	1,200		105	1,260		110	1,323
Transportation		2,000	24,000		2,100	25,200		2,205	26,460
Proposed Sallary Self		10,000	120,000		10,500	126,000		11,025	132,300
Mobile bill		500	6,000		525	6,300		551	6,615
Wages (2*5000) Monthly		10,000	120,000		10,500	126,000		11,025	132,300
Other Expenses		1,500	18,000		1,575	18,900		1,654	19,845
<b>Non Cash Item:</b>					-			-	-
Depreciation Expenses		2,000	24,000		2,100	24,000		2,205	26,460
<b>Total Operating Cost (D)</b>		<b>28,800</b>	<b>345,600</b>		<b>30,240</b>	<b>361,680</b>		<b>31,752</b>	<b>381,024</b>
<b>(C-D)Net Profit</b>		<b>18,700</b>	<b>224,400</b>		<b>19,635</b>	<b>236,820</b>		<b>20,617</b>	<b>247,401</b>
<b>Retained Income:</b>			<b>224,400</b>			<b>236,820</b>			<b>247,401</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

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

	Year (1)	Year (2)	Year (3)
<b><i>Cash inflow:</i></b>			
Opening Balance	10,000	324,400	501,220
Capital Infusion by Investor	150,000	-	-
Sales	3,450,000	3,622,500	3,803,625
<b>Total Receipts</b>	<b>3,610,000</b>	<b>3,946,900</b>	<b>4,304,845</b>
<b><i>Cash Outflow:</i></b>			
Cost of goods sold	2,880,000	3,024,000	3,175,200
Operating expenses	345,600	361,680	381,024
Return to Investor (Including Transfer fee)	60,000	60,000	60,000
<b>Total payment</b>	<b>3,285,600</b>	<b>3,445,680</b>	<b>3,616,224</b>
Closing Balances	324,400	501,220	688,621

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 02
- Ownership in his own name.
- Skill & experience.

## **W**EAKNESS

- Lack of sufficient capital.
- Can not Supply Product as per Demand.

## **O**PPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Estimated Pay back period three years.

## **T**HREATS

- Theft;
- Fire.
- Credit Sales

Presented at 08<sup>th</sup> Ex. SB Design Lab on 14<sup>th</sup> October,  
2015 at Grameen Kalyan.

Thank you

# Pictures

# My Shop and me















**Thank You**