



Grameen Kalyan

Proposed NU Business Name : Akmol Music & Electronic Service.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Akmol Hossain. Vill : Kustia Para, Post: Chadba. Upazilla :Artgoria, District: Pabna
Age	: 19 Years.
Marital status	: Unmarried.
Children	: Nil
No. of siblings:	: 1 (one) Brother 1(one) Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Aklima Khatun. : Md. Chand Ali : Branch: Devuttor, Artgoria, Group # 02, Centre # 19/M, Loan no : 3621. Member since: 2000, First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 6400 : Father. : No : Nil : Nil : Nil
Education, till to date	: H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Shop operate.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	02 (two) years of experience in this business. Entrepreneur started his business with BDT 30,000 (Thirty thousand). Now it's value is BDT 2,45,000 (two Lac forty five thousand taka only).
Other Own/Family Sources of Income	:	Agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01770-646182
National ID number	:	19967620501000023
NU Project Source/Reference	:	Grameen Kalyan, Pabna Unit, (F.S: Juyel Sheikh - 2724)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 5,000 (five thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business & fish forming.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Akmol Music & Electronic Service
Address/ Location	:	Vill : Kustia para, Post: Chadba. Upazilla :Artgoria, District: Pabna
Total Investment	:	BDT 335,000/-
Financing	:	Self financing: BDT 2,55,000/- Required Investment: BDT 80,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 3,000/- (three Thousand Only)
Proposed Salary	:	BDT 4,000/- (Four Thousand Only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will start with different types (Sound box, Mobile servicing, Computer work) of products; ➤ Gain on Sale 60%. ➤ Payback period to the investor is 3 years; ➤ Agreed Grace period 3 months;

Existing Business Info

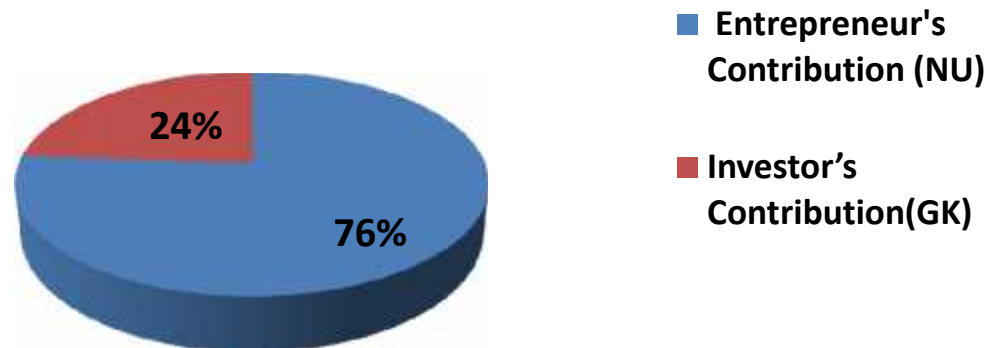
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	500	13,000	156,000
Less: Cost of sales (B):	200	5,200	62,400
Gross profit (GP) [C=(A-B)]	300	7,800	93,600
Less: Operating Costs:			
Electricity bill		500	6,000
Shop Rent		400	4,800
Transportation		100	1,200
Mobile bill		200	2,400
Present salary/Drawings-self		3,000	36,000
Entertainment		100	1,200
Non Cash Item:			
Depreciation Expenses		300	3,600
Total Operating Cost (D)		4,600	55,200
(C-D)Net Profit:		3,200	38,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Computer	55,000	0	0	55,000
Mobile Instruments	15,000	0	20,000	35,000
Shop Decoration	20,000	10,000	0	30,000
Sound box (4 pair)	70,000	0	40,000	110,000
Shop Advance	20,000	0	0	20,000
IPS & Battery	40,000	0	0	40,000
Mobile Accessories	10,000		20,000	30,000
Others decoration items	5,000		0	5,000
Cash in hand	10,000	0	0	10000
Total Capital	245,000	10,000	80,000	335,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	255,000	76
Investor's Contribution(GK)	80,000	24
Total Investment	335,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	1,000	26,000	312,000	1,150	29,900	358,800
Less: Cost of sales (B):	400	10,400	124,800	460	11,960	143,520
Gross profit (GP) [C=(A-B)]	600	15,600	187,200	690	17,940	215,280
Less: Operating Costs:						
Electricity bill		600	7,200		660	7,920
Shop Rent		400	4,800		440	5,280
Transportation		100	1,200		110	1,320
Mobile bill		300	3,600		330	3,960
Proposed salary		4,000	48,000		4,000	48,000
Entertainment		300	3,600		330	3,960
Non Cash Item:						
Depreciation Expenses		1000	12,000		1100	13,200
Total Operating Cost (D)	0	6,700	80,400	0	6,970	83,640
(C-D) Net Profit:		8,900	106,800		10,970	131,640
Retained Income:			106,800			131,640

Notes: 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Installment will be paid in every three month including ownership transfer fee after four months grace period.

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	0	148,800
Capital Infusion by UDYOKTA	10000	
Capital Infusion by Investor	80000	
Sales	312,000	358,800
Total Receipts	402,000	507,600
Cash Outflow:		
Cost of goods sold	124,800	143,520
Operating expenses	80,400	83,640
Return to investor	48,000	48,000
Total payment	253,200	275,160
Closing Balances	148,800	232,440

SWOT ANALYSIS

STRENGTH

- Employment:
 - Self: 1; Employee: 0
- Ownership in his own name.

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in two years.

THREATS

- Theft;
- Fire burn;
- Local competitor

Presented at 29th Ex. SB Design Lab on 28th July, 2016
at Grameen Kalyan.

Thank you

Existing Business Photo











Akmol fish farm



Akmol new home



NU with his Father & Mother



Nu with his Mother



Thank You