



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

Name	:	Md Rasel Kholifa
Age	:	23 years
Marital status	:	unmarried
Children	:	-
No. of siblings:	:	3 Brothers,1 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	:	Mrs. Anowara Begum
(iii) Father's name	:	Mr. Md Akhtat Hossain
(iv) GB member's info	:	Branch: Torpurchondhi                      Centre # 44 Loanee no-. 5804/1, Member since 2009,                      First loan: Tk.5000 Existing loan: Tk.15000,                      Outstanding:14500
Further Information:		
(v) Who pays GB loan installment	:	NU's father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Eight

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

Present Occupation	:	Business
Business Experiences and Training Info	:	<b>8 years.</b> <b>Non certified but he learned this kind of work from his neighboring shop of a cousin.</b>
Trade License	:	00783
Other Own/Family Sources of Income	:	Brother(drive car),father(service holder)
Other Own/Family Sources of Liabilities	:	-
NU Contact Info	:	01937638888
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

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

*NU's Mother has been a member of Grameen Bank since 2009 (5 years). NU used GB loan for his business now he does not use GB loan.*

*NU's brother bought a CNG vehicle using the loan. Now NU's father is using the loan. NU's mother gradually improved their life standard by using GB loan.*

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

Business Name	:	Rasel Telecom centre
Address/ Location	:	Holding no-447-00,Shaheed Abul kalam Road,Baburhat(west bazar).
Total Investment in BDT	:	265000 Taka
Financing	:	Self BDT 165000 (from existing business) 62 % Required Investment BDT100000 (as equity) 38 %
Present salary/drawings from business (estimates)	:	8000
Proposed Salary	:	8000
Proposed Business		
(i) % of present gross profit margin	:	30%
(ii) Estimated % of proposed gross profit margin		30%
(iii) Agreed grace period		3 Months

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Present stock items:			
list included in next slide---                      95000	1,65,000		
Advanced payment for shop rent=    70000			
(ii) Proposed items:			
Dealership of charger, battery, mobile			
accessories-    80000		1,00,000	
Flexiload-     20000			
<b>Total Capital</b>			<b>2,65,000</b>

## List of present stock items:

Furniture-	6000
Computer-	18000
Hotgun-	4000
Power supply-	2000
Total servicing-	2000
Touch screen-	10000
mobile cathching-	5000
Mobile charger-	6000
Battery-	3000
Mobile display(100pcs), $100*300=$	30000
mobile display(50pcs), $50*100=$	5000
Memory card( $200*20$ )=	4000
<hr/>	
Total-	95000



# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	400	12000	144000
<b>Less: Cost of sales (B)</b>	280	8400	100800
<b>Gross Profit (C) [C=(A-B)]</b>	120	3600	43200
<b>Income from mobile from servicing</b>	250	7500	90000
<b>Income from memory load</b>	100	3000	36000
<b>Total gross profit</b>	470	14100	169200
<b>Less: Operating Costs</b>			
Electricity bill		800	9600
Generator bill		600	7200
Shop Rent		1000	12000
Night Guard bill		100	1200
Entertainment		200	2400
Mobile bill		300	3600
Present salary/Drawings- self		8000	96000
Present salary-Employee (no. of employees)			
Others cost		100	1200
<b>Non Cash Item:</b>			
Depreciation Expenses		200	2400
<b>Total Operating Cost (D)</b>		<b>11300</b>	<b>135600</b>
<b>Net Profit (C-D):</b>		<b>2800</b>	<b>33600</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
Estimated Sales (A)	900	27000	324000	1150	34500	414000	1600	48000	576000
<i>Less: cost of sales (B)</i>	<b>630</b>	<b>18900</b>	<b>226800</b>	<b>805</b>	<b>24150</b>	<b>289800</b>	<b>1120</b>	<b>33600</b>	<b>403200</b>
Gross Profit (C) [C=(A-B)]	270	8100	97200	345	10350	124200	480	14400	172800
Income from mobile servicing	250	7500	90000	250	7500	90000	250	7500	90000
Income from memory load	100	3000	36000	100	3000	36000	100	3000	36000
Income from flexi	70	2100	25200	70	2100	25200	70	2100	25200
<b>Total Gross profit</b>	<b>690</b>	<b>20700</b>	<b>248400</b>	<b>765</b>	<b>22950</b>	<b>275400</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<b>Less: Operating Costs:</b>									
Electricity bill		<b>1000</b>	<b>12000</b>		<b>1000</b>	<b>12000</b>		<b>1000</b>	<b>12000</b>
Generator		<b>600</b>	<b>7200</b>		<b>600</b>	<b>7200</b>		<b>600</b>	<b>7200</b>
Shop Rent		<b>1000</b>	<b>12000</b>		<b>1000</b>	<b>12000</b>		<b>1000</b>	<b>12000</b>
Night Guard bill		100	1200		100	1200		100	1200
Entertainment		250	3000		250	3000		250	3000
Mobile Bill (SMS & Reporting inclusive)		200	2400		200	2400		200	2400
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Others(milad ,sports etc)		100	1200		100	1200		100	1200
<b>Non Cash Item:</b>									
Depreciation Expenses		200	2400		200	2400		200	2400
<b>Total Operating Cost (D)</b>		<b>11450</b>	<b>137,400</b>		<b>11450</b>	<b>137400</b>		<b>11450</b>	<b>137400</b>
<b>(Net Profit C-D) :</b>		<b>9250</b>	<b>111000</b>		<b>11500</b>	<b>138000</b>		<b>15550</b>	<b>186600</b>
<b>Payback to GT</b>			<b>40000</b>			<b>40000</b>			<b>40000</b>
<b>Retained Income:</b>			<b>71000</b>			<b>98000</b>			<b>146600</b>

# **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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit	111000	138000	186600
1.3	Depreciation (Non cash item)	2400	2400	2400
1.4	Opening Balance of Cash Surplus	-	58900	159300
	<b>Total Cash Inflow</b>	<b>213400</b>	<b>199300</b>	<b>348300</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100000	-	-
2.2	Payment of GB Loan	14500	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>154500</b>	<b>40000</b>	<b>40000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>58900</b>	<b>159300</b>	<b>226600</b>

# **SWOT ANALYSIS**

## **S**TRENGTH:

Longstanding relationship with GB.  
Self-trained.  
Located in busy market place.

## **W**EAKNESS:

Lack of fund.

## **O**PPORTUNITIES:

Customers will get mobile accessories in low price.  
Would create job opportunity in future.

## **T**HREATS:

Theft.  
Political chaos as Hartal.  
Machinery failure.

Presented at ..... SB Design Lab/Executive  
Design Lab on ..... at GB Auditorium/YC

Thank you

Pictures









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**Thank You**