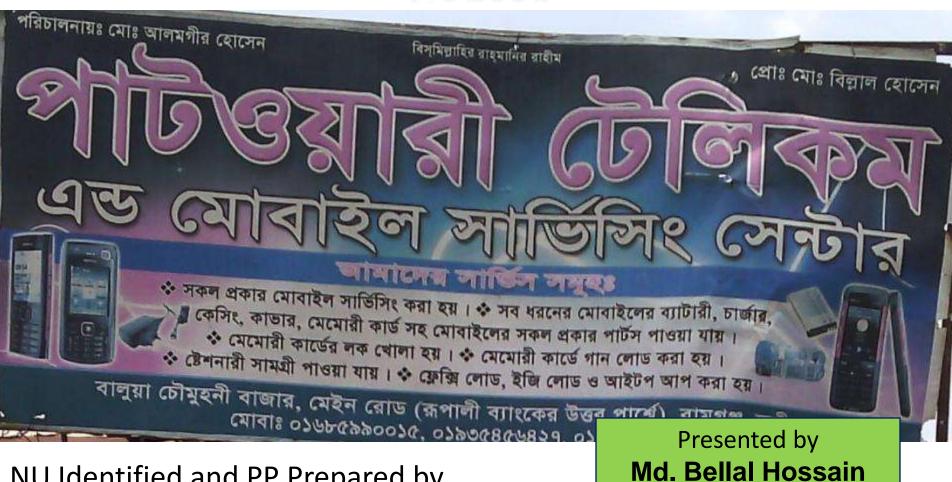
Patoary Telecom and Mobile Servicing Center



NU Identified and PP Prepared by Md. Ballal Hossain (Ramganj Unit) Verified by :Md. Nazrul Islam



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Bellal Hossain
Age	:	01-06-1990 (25 years)
Marital status	••	Unmarried
Children	••	N/A
No. of siblings:	••	02 brothers, 02 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 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 √ Father Mrs. Amena Mr. Abdul Motin Branch: Sonapur-Ramgonj Group-01 Member since: 22-11-2011, Existing loan: Tk. 25,000, Father N/A N/A N/A N/A N/A
Education	:	B.A

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

Present Occupation	:	Mobile Accessories Business
Trade License		A-303
Business Experiences	:	07 years Previously worked in Ramganj.
Other Own/Family Sources of Income	:	Father & Elder brother (Business)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT-Ramgonj Unit, Laxmipur .
NU's Contact info		01988785751

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011 (04 years). At first she took a loan of 10,000 taka from Grameen Bank. His father used GB loan in his business and repaired their own house from his income. They also brought some land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Patoary Telecom and Mobile Servicing Center
Address/ Location	:	Balua-Chumuhani Bazar, Ramgonj ,Laxmipur.
Total Investment in BDT	:	350000
Financing	:	Self BDT 200000 (from existing business) 57% Required Investment BDT 1,50,000 (as equity) 43 %
Present salary/drawings from business (estimated)	:	8000
Proposed Salary	:	8000
Proposed Business (i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin (iii) Agreed grace period		20% 5 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particular	Existing Business (BDT)	Proposed (BDT)	Total (BDT)	
(i) Present stock items: Advance- Computer (01) set Hot Gun, Power supply & tools Mobile Accessories New Mobile Set (08) Flexi Load Bkash, DBBL Mobile Banking, M-cash, My Cash Furniture	50000 50000 20000 30000 10000 20000 20000	200000		
(ii) Proposed stock items: New Mobile set- 27 (W-68,15, 86,80) (Symphony, Winmax Mobile Accessories (Memory, Charge Bkash, DBBL, M-cash, My Cash		150000		
Total Capit	cal	200000	150000	350000

INFO ON EXISTING BUSINESS OPERATIONS

		Existing E	Business (BDT)		
Particulars Particulars Particulars Particulars	Daily	Monthly	Yearly		
Sales (A) Mobile Accessories, Mobile set					
,cassette etc	2000	60000	720000		
Less: Cost of sales (B)	1600	48000	576000		
Profit	400	12000	144000		
Income from : Servicing, Song Load <i>Bkash</i> , Flexiload	300	9000	108000		
Gross Profit (C) [C=(A-B)]	700	21000	252000		
Less: Operating Costs					
Electricity bill		700	8400		
Generator bill		300	3600		
Shop Rent		1000	12000		
Night Guard bill		50	600		
Mobile bill & others		700	8400		
Present salary/Drawings- self		8000	96000		
Non Cash Item:					
Depreciation Expenses (50000*15%&20000*10%)		792	9504		
Total Operating Cost (D)		11542	138504		
Net Profit (C-D):		9458	113496		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

	Year 1	l (BDT)	Year	2 (BDT)	Year 3 (BDT)	
Particulars Particulars Particulars Particulars	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)Mobile accessories, Mobile set	66000	792000	75000	900000	85000	1020000
Less : cost of sales (B)	52800	633600	60000	720000	68000	816000
Profit {c= (A-B)}	13200	158400	15000	180000	17000	204000
Income from Mobile Software, servicing, Song Load, Bkash, Flexi etc. (D)	12000	144000	15000	180000	18500	222000
Gross Profit {E =(C+D)]	25200	302400	30000	360000	35500	426000
Less: Operating Costs						
Electricity bill	700	8400	800	9600	900	10800
Generator bill	300	3600	350	4200	400	4800
Shop Rent	1000	12000	1000	12000	1000	12000
Night Guard bill	50	600	75	900	100	1200
Mobile Bill ,Others (fee),& Entertainment	800	9600	900	10800	1000	12000
Proposed Salary- Self	8000	96000	9000	108000	10000	120000
Non Cash Item:						
Depreciation Expenses:50000*15% &20000*10%	792	9504	792	9504	792	9504
Total Operating Cost (F)	11642	139704	12917	155004	14192	170304
Net Profit { G=(E-F) }:	13558	162696	17083	204996	21308	255696
Payback to GT	60000		60000		60000	
Retained Income:	102696		144996		195696	

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	162696	204996	255696
1.3	Depreciation (Non cash item)	9504	9504	9504
1.4	Opening Balance of Cash Surplus		112200	266700
	Total Cash Inflow	322200	326700	531900
2.0	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	112200	266700	491900

SWOT ANALYSIS

Strength

- ➤ Skilled & 07 years experience
- > Well known in local areas
- >Quality service to community.

WEAKNESS

- > Opponent in same areas
- >Less Capital

OPPORTUNITIES

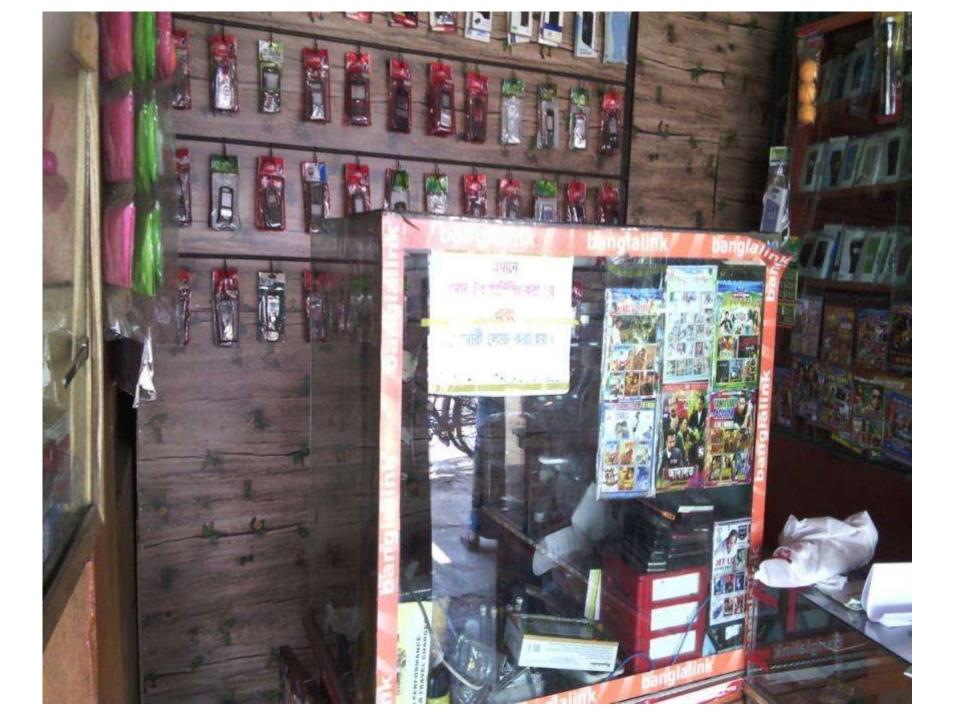
- > Center point for business holders
- > Beside Main Road

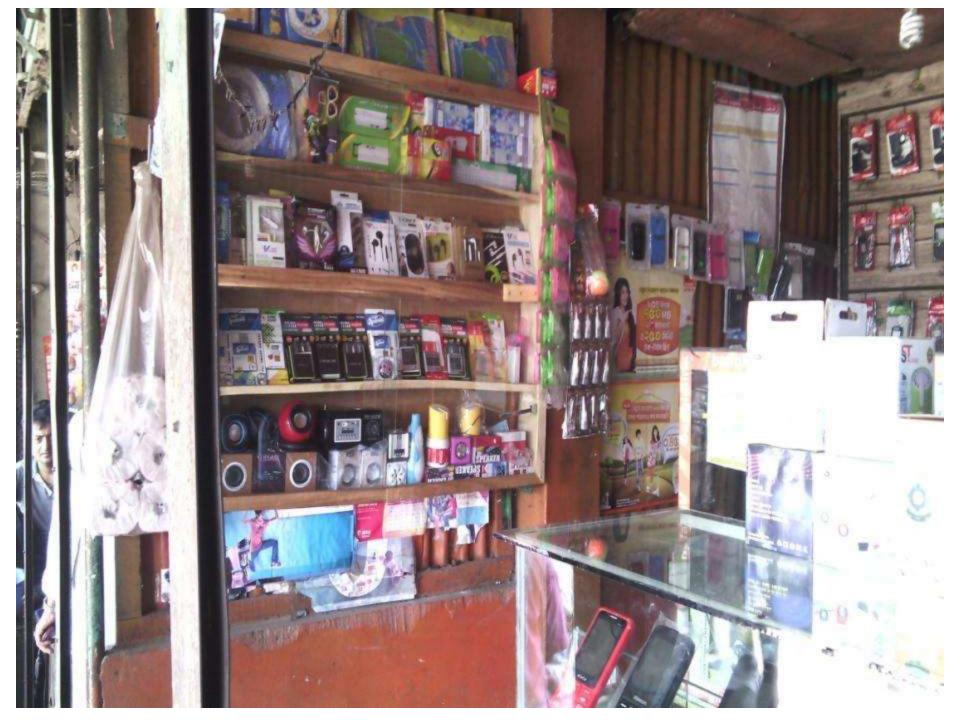
THREATS

- > Fire
- > Theft



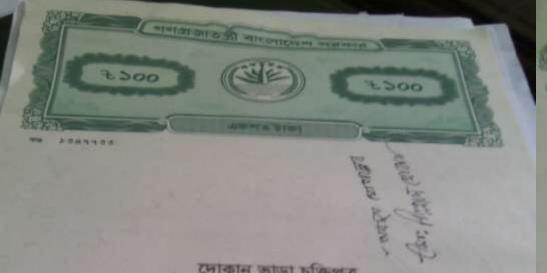












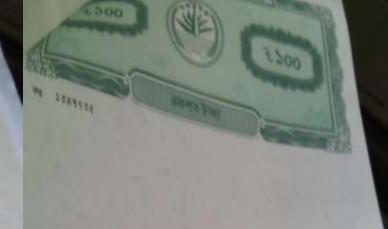
দোকান ভাড়া চাক্তপত্ৰ

esfie access mays 3,000/-(400 spane) been न्धींच वावन १०,०००/-(नकान शकाव) प्राका

রাখম শব্দর, মোর আববুল মোডায়েখ, লিভা- মূত আবুল খারেও, মাতা কমিবুর বেশম, মাম ও পুর কাজিরবীল, পোটাঃ চৌযুধানী বাজার, উপজেলা-রামগঞ্জ, জেলা- লক্ষীপুর। ক্ষর লোকান দর ভাড়া চকিনামা পচহত মালিক পঞ্চ।

দিবীয় পক্ষ র মোর বিস্তাল হোলেন, পিতা- মোর আবনুল মতিন, মাতা- আমেনা বেশম, বাম ১ কাজিরখীল, পোটা বালুয়া চৌমুহানী বাজার, উপজেলা- হামপঞ্জ, জেলা- লখীপুর। তার দোরান গর । ১। এপঞ্জ কিল্ চুক্তিনামা পত্তর ভাড়াটিয়া পঞ্চ ।

শরম কর নামহের নামে অর ০৩(ভিন) বংগর মেহানি লোকান খর আভাটিছা লর দলিকেও। সৌইন সারম্ভ করিলাম যে, আমি রাখম শক্ষ আমার মালিকীয় খাদ দ্বলীয় লোকাদ মর মাদিক ১০০৮ হাজার) টাকা ভাকা নির্বাহন রাম্ম ৫০,০০০/-(শাজাশ হাজার) টাকা অশ্রীম প্রদান পূর্বক ০০টো স্থানীনি বিশ্বীন মেয়াদী তাড়া দেওয়ার প্রশন্তব করিলে আপনি থিতীয় পক্ষ তাহা উপরে উল্লেখিত শর্ত মতে গ রাজি হইয়াছেন। এইক্ষন আপনি ধাখম পক্ষের সহিত আমি খিতীয় পক্ষের এই চুক্তি হইল ০,০০০/-(পদাশ হাজার) টাকা বুকিয়া পাইয়া মাসিক ১,০০০/-(এক হাজার) টাকা

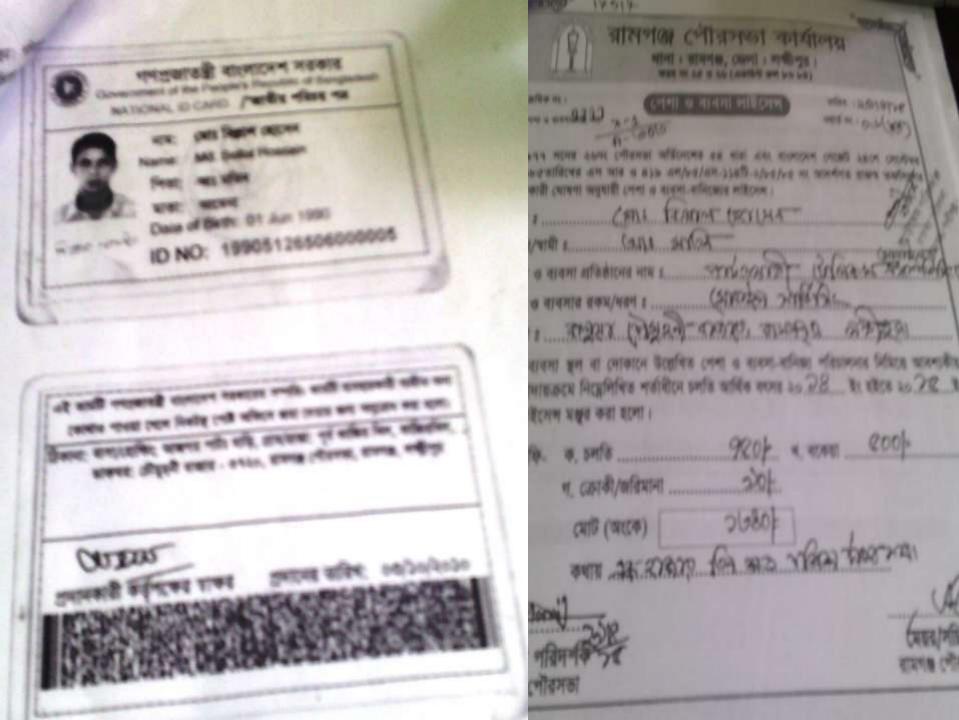


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AT YORK YORK



Presented at GT's 10th Internal Design Lab On June 4, 2015 at GT

For more information

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