

NU Identified and PP Prepared : Md. Sohrab Hossain (Manikganj Unit) Verified by : Md.Khalilur Rahman **Presented by :** Suman Chakroborty



## BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Suman Chakroborty
Age	:	33 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother,1 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		MotherImage: MotherImage: FatherSema ChakrobartyFatherSema ChakrobartyPalash ChakrobartyBranch: Muljan Manikganj, Loanee no.: 7677/1Centre #14(M), Member since : 2012First Ioan: Tk. 10,000Existing Ioan: Tk. 15,000Outstanding: Tk.12,350
Further Information: (v) Who pays GB loan installment (vi) Mobile lady	:	NU N/A
<ul><li>(vii) Grameen Education Loan</li><li>(viii) Any other loan like GCCN, GKF etc</li><li>(ix) Others</li></ul>	:	N/A N/A N/A
Education	:	S. S. C

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

Present Occupation	:	Telecom and mobile accessories Business
Trade License		126/14-15
Business Experiences	:	10 years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01721444434
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj



NU's Mothers has been a member of Grameen Bank Since 2012 . At first she took a loan amount BDT 10,000 from Grameen Bank. NU's mother gradually improved their life standard by using GB loan.

## **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	Kona Telecom
Address/ Location	:	Daotia Bazar Sosonda Manikganj,
Total Investment in BDT	:	3,40,000
Financing	:	Self BDT : 1,90,000 (from existing business) - 56 % Required Investment BDT : 1,50,000 (as equity) - 44%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 7,000
<ul> <li>Proposed Business % of present gross profit margin</li> <li>Estimated % of proposed</li> </ul>	:	20%
gross profit margin	:	20%
iii. Agreed grace period	:	3 months

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Part	ticulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
i. Present stock iter	ms:			
Advance	: 80,000			
Decoration	:60,000			
Computer	:18,000			
Load (4)	:16,000	1,90,000		
Mobile	:6,000			
Cable	:2,000			
Mobiles cover, Battery	y, charge :6,000			
Bulb	:2,000			
i. Proposed Stock I	tems:			
Bkash	: 50,000			
Mobile	:32,000			
Electrical goods	:20,000		1,50,000	
Flexi load	:30,000			
Mobile Accessories	:18,000			
Total	Capital	1,90,000/-	1,50,000/-	3,40,000/-

# Items list

#### **Present items**

Advance	80,000
Decoration(Rack+Chair+Table)	:60,000
Computer :	18,000
Load (4) :	16,000
Mobile	6,000
Cable	:2,000
Mobiles cover, battery, charger	:6,000
Bulb	:2,000
• Total	=1,90,000

#### **Proposed items**

Bkash	: 50,000
Mobile (900tk*10p)	:9,000
Mobile (1000Tk*10p)	:10,000
Mobile(1200Tk*6sp)	:7,000
Mobile(2000Tk*3p )	:6000
Electrical goods:	
Ceiling fan (1200*5p)	:6,000
Juri fan (700*5p)	: 3,500
Cable(1250*3coail)	:3,750
Energy bulb (270*20p)	:5,400
Bulb (25*30p)	:750
Mobile accessories :	
Casing (20*90p)	:1,800
Cover(60*40p)	: 2,400
Head phone(100*20p)	:2,000
(Battery(200*30p)	:6,000
Charger (75*32p )	:2,400
Memory card (200*20p)	:4,000
Flexi load (4p 7500taka)	:30,000
• Total	:1,50,000

# **INFO ON EXISTING BUSINESS OPERATIONS**

		Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly				
Sales	1,500	45,000	5,40,000				
Less: Cost of sales	1,200	36,000	4,32,000				
Profit (20%) [A]	300	9,000	1,08,000				
Income from Flexiload(B)	150	4,500	54,000				
Profit(A+B)	450	13,500	1,62,000				
Operating cost							
Shop rent		2,000	24,000				
Electricity bill		500	6,000				
Transport		200	2,400				
Night guard bill		400	4,800				
Mobile bill		400	4,800				
Generator bill		150	1,800				
Present salary/Drawings- self		7,000	84,000				
Others (Chanda, SMS, TL)		200	2,400				
Non Cash Item:							
Depreciation Expenses		725	8,700				
Total Operating Cost (D)		11,575	138,,900				
Net Profit (C-D):		1,925	23,100				

FINANCIAL	<b>PROJECTION</b>	<b>OF NU</b>	BUSINESS	PLAN

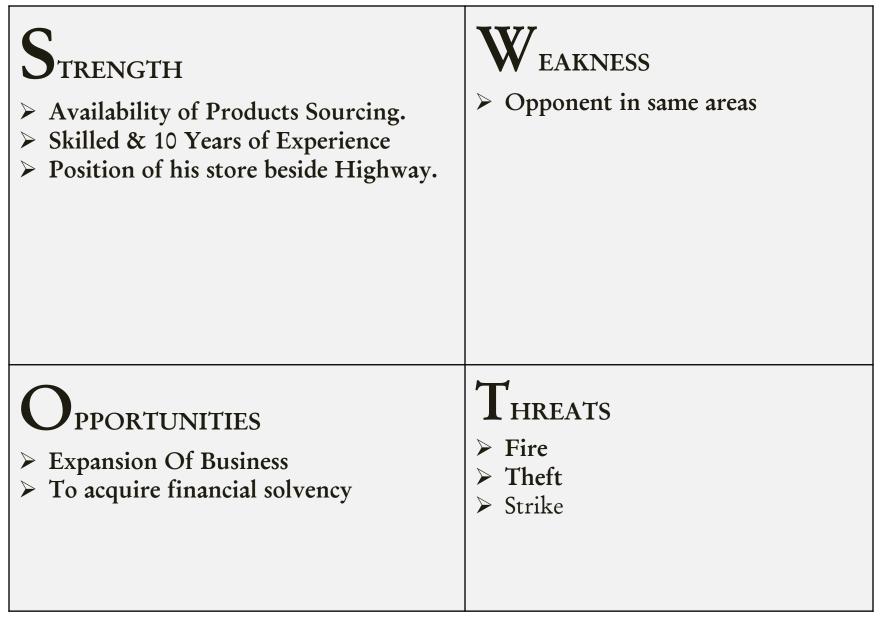
De the law		Year 1 (BD)	Г)		Year 2 (BD	т)	Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1,500	45,000	5,40,000	1,750	52,500	6,30,000	2,000	60,000	7,20,000
Less: Cost of sales	1,200	36,000	4,32,000	1,400	42,000	5,04,000	1,600	48,000	5,76,000
Profit (20%) [A]	300	9,000	1,08,000	350	10,500	1,26,000	400	12,000	1 44,000
Income from Bkash(B)	240	7,200	86,400	300	9,000	108,000	300	9,000	108000
Income from Flexiload(C)	100	1,200	36,000	120	3,600	43,200	160	4,800	57,600
Profit(a+b+c)	640	19,200	2,30,400	770	23,100	2,77,200	860	25,800	3,09,600
Less Operating costs									
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Entertainment		300	3,600		400	4,800		400	4,800
Electricity bill		500	6,000		500	6,000		500	6,000
Mobile bill		500	6,000		600	7,200		650	7,800
Generator bill		150	1,800		150	1,800		150	1,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000		7,000	84,000
Night Guard bill		400	4,800		400	4,800		400	4,800
Others		200	2,400		400	4,800		500	6,000
Depreciation Expenses (15 +10)%		725	8,700		725	8,700		725	8,700
Total Operating Cost (E)		11,775	1,41,300		12,175	1,46,100		12,325	1,47,900
Net Profit		7,425	89,100		10,925	1,31,100		13,475	1,61,700
GT payback			60,000			60,000			60,000
Retained Income: 29,100			.00	71,100				1,01,700	

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

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SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit	89,100	1,31,100	1,61,700
1.3	Depreciation (Non cash item)	8,700	8,700	8,700
1.4	Opening Balance of Cash Surplus	-	25,450	1,05,250
	Total Cash Inflow	2,47,800	1,65,250	2,75,650
2.0	Cash Outflow			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan*	12,350		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	2,22,350	60,000	60,000
3.0	Net Cash Surplus	25,450	1,05,250	2,15,650



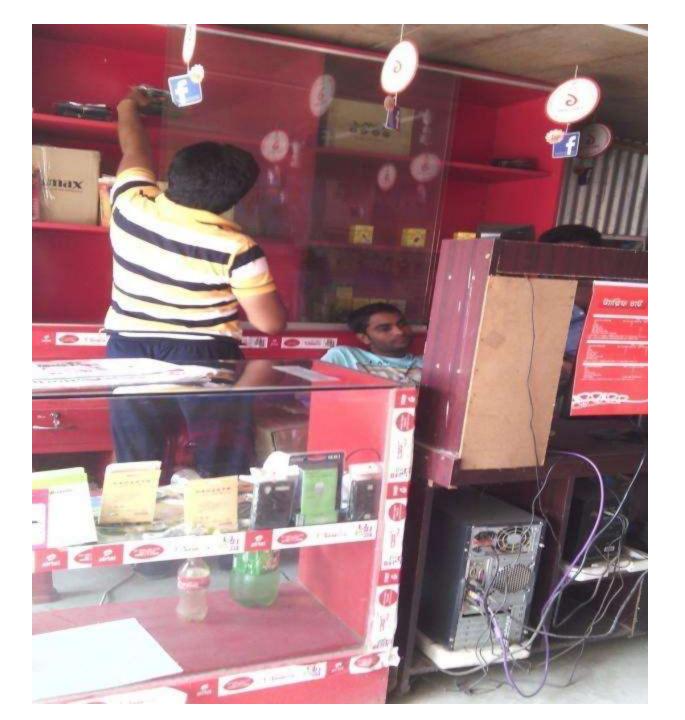


Pictures











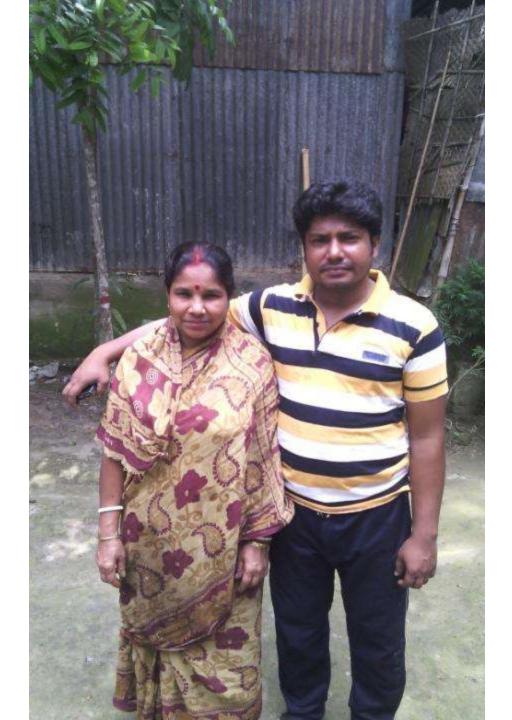












## Presented at 11<sup>th</sup> Internal Design Lab on June 17,2015 at GT

