Proposed NU Business Name:



NU Identified and PP Prepared By-Abul Hasnat (Chandpur Sadar Unit) Verified by - Md.Nazrul Islam

Md. Rasel Hossan



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name		Md. Rasel Hossan			
Age	:	08/01/1985 (30 years)			
Marital status	•	Married			
Children	:	1 son			
No. of siblings:	:	3 brothers, 3 sisters			
Parent's and GB related Info (i) Who is GB member (ii) Mother's name	:	Mother			
(iii) Father's name (iv) GB member's info	:	Mr:Md.Jainal Abedin Branch:Bakila Centre 11/m, Loanee no.2082 Member since:06/07/2005, First loan: Tk.5000 Existing loan: Tk.20000 Outstanding:8750			
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others		Father N/A N/A N/A N/A N/A N/A			
Education	:	S.S.C			

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

Present Occupation	:	Telecom Business
Trade license	:	131
Business Experiences and Training Info		4 years
Other Own/Family Sources of Income	:	Brother (Electrician), Father (Tea stall)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info	:	01818140383
NU Project Source/Reference	:	GT- Chandpur Sadar Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother started to take loan from 2003. NU's father has been using this loan since 2003 in his own tea shop. Using income from GB loan's money he solved different family needs. Still he is using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rahad Mobile Network
Address/ Location	:	Bakila Bazar, Hajiganj, Chandpur
Total Investment in BDT	:	4,19,000
Financing	:	Self BDT 2,69,000 (from existing business) 64% Required Investment BDT 1,50,000 (as equity) 36%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business (i) % of present gross profit margin	:	12%
(ii) Estimated % of proposed gross profit margin		12%
(iii) Agreed grace period		5 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: Enlisted in next slide	269000		
(ii) Proposed items: Mobile set of different categories- 150000		150000	
Total Capital			419000

Present stock items

Battery 25 pcs-	2000
Casing 50 pcs-	2500
Charger30 pcs-	3000
Display 18pcs-	3000
Ribon 7pcs-	1500
Sim 80pcs-	7000
Handcash for bkash-	35000
Bkash-	35000
Flexi load-	20000
Mobile set for bkash, apparatus, Furniture -	10000
Advanced for shop rent-	150000
	260000 DDT
Total -	269000 BDT

PROPOSED ITEMS

Nokia mobile(101,110,130,105,,108,107,220,c2(12)-	30000	
SYMPHONY B2i(12)- Maximus(M12,M11,Android)(5)-	12000 20000	
Symphony Android(4)-	30000	
walton B05,L13,B07,B00,B01,ANDROID(18)-	58000	
Total-	150000	

** he is trying to take dealership of a Chinese mobile set named ORANGE

INFO ON EXISTING BUSINESS OPERATIONS

	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	1000	30000	360000			
Less: Cost of sales (B)	780	23400	280800			
Gross Profit (C) [C=(A-B)]	120	3600	43200			
Income from bkash	450	13500	162000			
Income from load	100	3000	36000			
Income from electricity bill		4000	48000			
Total Gross profit		24100	289200			
Less: Operating Costs						
Electricity bill		800	9600			
Generator bill		200	2400			
Shop Rent		1200	14400			
Night Guard bill		200	2400			
Entertainment		100	1200			
Mobile bill		500	6000			
Present salary/Drawings- self		8000	96000			
Present salary-Employee (1)		5000	60000			
Others cost(Transportation etc)		1000	12000			
Non Cash Item:						
Depreciation Expenses		100	1200			
Total Operating Cost (D)		17100	205200			
Net Profit (C-D):		7000	84000			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

2 1		Year 1 (BD	Τ)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	3500	105000	1260000	4000	120000	1440000	4500	135000	1620000
Less: cost of sales (B)	3080	92400	1108800	3520	105600	1267200	3960	118800	1425600
Gross Profit (C) [C=(A-B)]	420	12600	151200	480	14400	172800	540	16200	194400
Income from bkash	450	13500	162000	450	13500	162000	450	13500	162000
Income from load	100	3000	36000	100	3000	36000	100	3000	36000
Income from receiving electricity bill		4000	48000		4000	48000		4000	48000
Total Gross profit		33100	397200		34900	418800		36700	440400
Less: Operating Costs									
Electricity bill		1200	14400		1200	14400		1200	14400
Shop Rent		1200	14400		1200	14400		1200	14400
Night Guard bill		200	2400		200	2400		200	2400
Entertainment		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (no.1)		5000	60000		5000	60000		5000	60000
Others(Transportation, Generator Bill etc)		1500	18000		1500	18000		1500	18000
Non Cash Item:									
Depreciation Expenses		100	1200		100	1200		100	1200
Total Operating Cost (D)		18000	216000		18000	216000		18000	216000
(Net Profit C-D) :		15100	181200		16900	202800		18700	224400
Payback to GT			60000			60000			60000
Retained Income:		121	200		142800			16440	0

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	181200	202800	224400
1.3	Depreciation (Non cash item)	1200	1200	1200
1.4	Opening Balance of Cash Surplus		122400	266400
	Total Cash Inflow	332400	326400	492000
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	122400	266400	432000

SWOT ANALYSIS

Strength

Longstanding relationship with GB. Hardworking & energetic. Experienced.

WEAKNESS

Lack of fund.

OPPORTUNITIES

would create more job opportunities in future.

THREATS

Loadshedding. Theft.

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नाम: त्याः बाट्यन त्याटमन

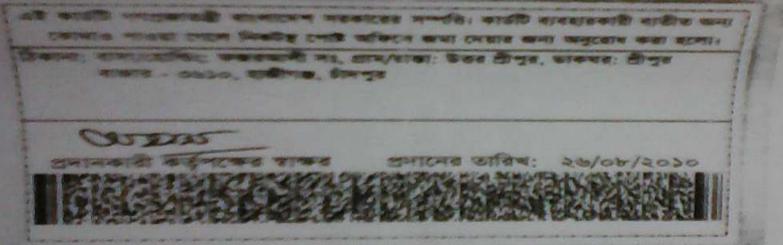
Name: Md Rasel Hossan

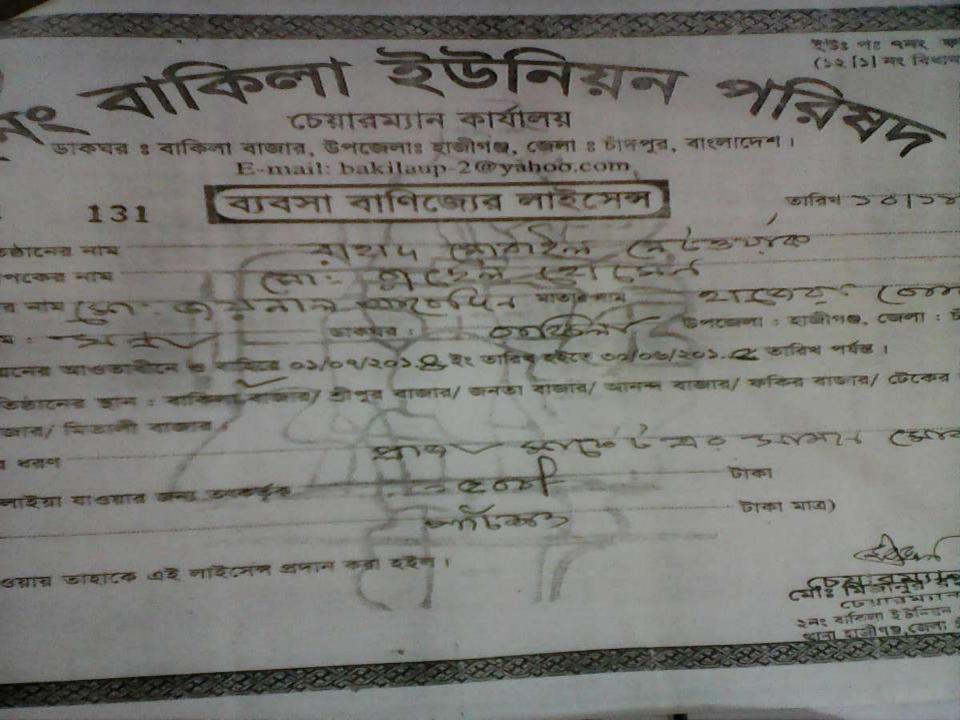
পিতা: মোঃ জয়নাল আবদীন

WISH: BICHEL CANN

Date of Birth: 08 Jan 1985

ID NO: 1314975463852







क्रिकाम क क्रम्स

















15th Internal Design Lab on August 17, 2015 at GT

Further Information Grameen Trust 029005261

