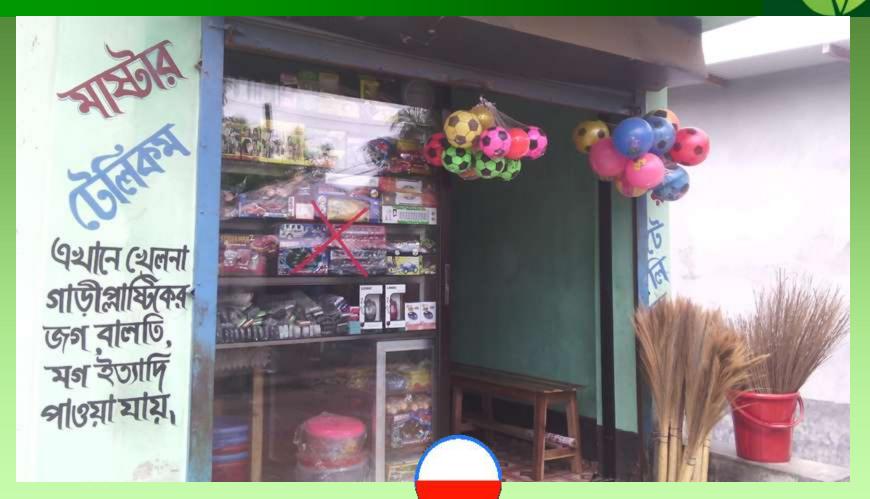
A Nobin Udyokta Project Master Telecom And Plastic House



GRAMEEN TRUST

NU Identified and PP Prepared by : Popy Aktar Keka, Dhamrai Unit Verified By: Md Ziaul Hoque Presented by Arifur

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Arifur
Age	:	06-12-1982 (32 Years 10 Months)
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	1 Brother & 3 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	:	Mother√FatherJahanaraAbu TalebMember since: 02/05/1995Branch: Chandrail, Centre no.40/1, Group:01Loanee No.2118/2First loan:10,000/-Total Amount Received: Tk. 2,00,000/-Existing loan: 80,000/- Outstanding: 22,133/-
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others	:	NU N/A N/A N/A N/A
Education	:	S.S.C

2



Present Occupation	:	Telecom Business & Plastic
Trade License Number	:	2533
Business Experiences and Training Info.	:	8 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01949550354
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1995. At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in her son's business for expansion. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	MasterTelecom & Plastic House
Address/ Location	:	Choto Chandrail, Dhamrai, Dhaka
Total Investment in BDT	:	350,000/-
Financing	:	Self BDT : 2,50,000 (from existing business)- 72%Required Investment BDT :1 ,00,000 (as equity)- 28 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary		BDT 5,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	5 months

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items: Computer Fan Flexi Load (GP, Robi, Banglalink) Presents Goods item:(*) Advance	25,000 2,000 9,000 1,64,000 50,000		2,50,000
Proposed Stock Items:		1,00,000	1,00,000
Total Capital	2,50,000	1,00,000	3,50,000

N.B: Details of Present stock (*) & proposed (**) items have enclosed in next slide.

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock iter	n
Product name	Amount
Mobile charger(50*70)	3,500
Battery, Head phone	26,000
Auto Charger (20*60)	1,200
Pencil battery,SIM Card	25,000
Memory Card (100*350)	30,000
Charger Light, Maltiplag	9,000
Remote,Bluetough Head phone	10,000
F.3D Paper,Maouse	1,400
White paper,Black paper,HD Paper,USB cabal,Cose tape	6,200
TV Jack,Card reader,fhilip caver	2400
Toy Car,Gun,Ball	28,000
Jag,Mug,boll Set,Mini boll set	15,000
Baket,Sups case ,Pen box	1,200
Tiffin box	600
Computer cabal	4000
Jac	500
Total Present Stock	1,64,000

Proposed stock ite	em
Product Name	Amount
Charger (30)	3,000
Bulb (25)	1,000
Memory Card (10)	4,000
Bkash	50,000
Head Phone (50)	6000
Remote (50)	5000
Mosquito Bat (5)	1000
Mobile catching (100)	5000
Hardware product	5,000
Auto Charger (30)	3000
Jac	1000
RFLShoe Rack	5,000
Tiffin box	1,000
Small mug	5,000
Sups case	2,500
Toy Car	2,500
Total Proposed Stock	1,00,000

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EXISTING BUSINESS OPERATIONS Info.



Particulars	Exi	sting Busine	ss (BDT)
Faiticulais	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
Less: Cost of sale (B)	2,550	76,500	918,000
Gross Profit 15% (A-B)= [C]	450	13,500	162,000
Less: Operating Costs			
Electricity bill		250	3,000
Night Guard Bill		200	2,400
Mobile Bill		200	2,400
Salary from Business		5000	60,000
Shop Rent		1,250	15,000
Employee Salary		3,000	36,000
Others (Entertainment)		100	1,200
Non Cash Item:			
Depreciation Expenses(27,000*15%)		338	4,056
Total Operating Cost (D)		10,338	124,056
Net Profit (C-D):		3,162	37,944

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Year 1 (BDT)		Ye	ear 2 (B	DT)	Year 3 (BDT)				
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3500	105000	1260000	4000	120000	1440000	4500	135000	1620000
Less: Cost of Sale (B)	2975	89250	1071000	3400	102000	1224000	3825	114750	1377000
Gross Profit 15% (A-B)=C	525	15750	189000	400	18000	216000	675	20250	243000
Less operating cost :									
Electricity bill		300	3600		400	4800		500	6000
Night Guard Bill		200	2400		300	3600		300	3600
Salary from Business		5000	60000		5000	60000		5000	60000
Shop Rent		1250	15000		1250	15000		1250	15000
Mobile Bill		200	2400		300	3600		400	4800
Others		100	1200		200	2400		200	2400
Employee Salary		3500	42000		4000	48000		4500	54000
Non Cash Item:									
Depreciation Expense		338	4056		338	4056		338	4056
Total Operating Cost (D)		10,888	130656		11,788	141,456		12,488	149,856
Net Profit (C-D) = (E)		4862	58,344		6212	74544		7762	93144
GT payback			40,000			40,000			40,000
Retained Income:		18,344			34,544			53,144	

CASH FLOW Projection on Business Plan (Rec. & Pay.)

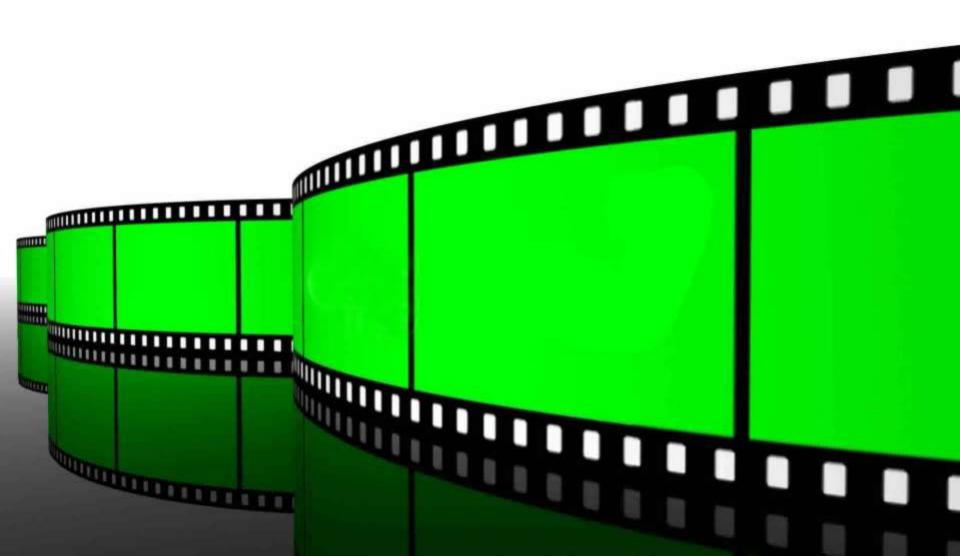
SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	1,00,000	0	0
1.2	Net Profit	58,344	74,544	93,144
1.3	Depreciation (Non cash item)	4056	4056	4056
1.4	Opening Balance of Cash Surplus	0	267	38,867
	Total Cash Inflow	162,400	78,867	136067
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000	0	0
2.2	Payment of GB Loan*	22133	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	162133	40,000	40,000
3.0	Net Cash Surplus	267	38,867	96,067

SWOT Analysis



STRENGTH Business Experience and Skill Maintain Daily accounts 16 hours shop open No loan against business Located beside Road 	WEAKNESS Lack of investment
OPPORTUNITIES Expansion of Business Increasing the number of Customer Have chance to grab new customer 	THREATS • Fire. • Theft.



















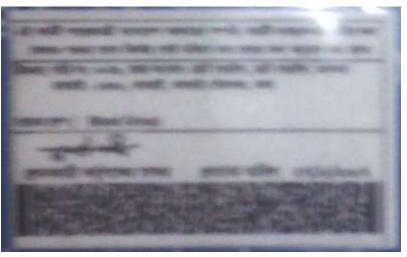






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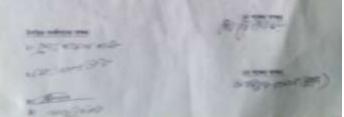
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Presented at GT's 19th Internal Design Lab on 19 October, 2015

