

# Master Telecom And Plastic House



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



**GRAMEEN TRUST**

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
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahanara
(iii) Father's name	:	Abu Taleb
(iv) GB member's info	:	Member since: 02/05/1995 Branch: Chandrail, Centre no.40/1, Group:01 Loanee No.2118/2      First loan:10,000/- Total Amount Received: Tk. 2,00,000/- Existing loan: 80,000/- Outstanding: 22,133/-
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	S.S.C

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



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	:	<b>MasterTelecom &amp; Plastic House</b>
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		<b>BDT 5,000</b>
i. Proposed Business % of present gross profit margin	:	<b>15%</b>
ii. Estimated % of proposed gross profit margin	:	<b>15%</b>
iii. Agreed grace period	:	<b>5 months</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



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

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

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



<b>Present Stock item</b>	
<b>Product name</b>	<b>Amount</b>
Mobile charger(50*70)	3,500
<b>Battery, Head phone</b>	<b>26,000</b>
Auto Charger (20*60)	1,200
Pencil battery,SIM Card	25,000
Memory Card (100*350)	30,000
Charger Light,Multiplug	9,000
Remote,Bluetough Head phone	10,000
F.3D Paper,Mouse	1,400
White paper,Black paper,HD Paper,USB cable,Cose tape	6,200
TV Jack,Card reader,flip cover	2400
Toy Car,Gun,Ball	28,000
Jug,Mug,bottle Set,Mini bottle set	15,000
Basket,Supplies case ,Pen box	1,200
Tiffin box	600
Computer cable	4000
Jac	500
<b>Total Present Stock</b>	<b>1,64,000</b>

<b>Proposed stock item</b>	
<b>Product Name</b>	<b>Amount</b>
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
Supplies case	2,500
Toy Car	2,500
<b>Total Proposed Stock</b>	<b>1,00,000</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
<i>Less: Cost of sale (B)</i>	2,550	76,500	918,000
<b>Gross Profit 15% (A-B)= [C]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b><i>Less: Operating Costs</i></b>			
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
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses(27,000*15%)		338	4,056
<b><i>Total Operating Cost (D)</i></b>		<b>10,338</b>	<b>124,056</b>
<b>Net Profit (C-D):</b>		<b>3,162</b>	<b>37,944</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
Sales (A)	3500	105000	1260000	4000	120000	1440000	4500	135000	1620000
<b>Less: Cost of Sale (B)</b>	2975	89250	1071000	3400	102000	1224000	3825	114750	1377000
<b>Gross Profit 15% (A-B)=C</b>	525	15750	189000	400	18000	216000	675	20250	243000
<b>Less operating cost :</b>									
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
<b>Non Cash Item:</b>									
Depreciation Expense		338	4056		338	4056		338	4056
<b>Total Operating Cost (D)</b>		10,888	130656		11,788	141,456		12,488	149,856
<b>Net Profit (C-D) = (E)</b>		<b>4862</b>	<b>58,344</b>		<b>6212</b>	<b>74544</b>		<b>7762</b>	<b>93144</b>
<b>GT payback</b>			40,000			40,000			40,000
<b>Retained Income:</b>		<b>18,344</b>		<b>34,544</b>			<b>53,144</b>		

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



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
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
	<b>Total Cash Inflow</b>	<b>162,400</b>	<b>78,867</b>	<b>136067</b>
<b>2.0</b>	<b>Cash Outflow</b>			
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
	<b>Total Cash Outflow</b>	<b>162133</b>	<b>40,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>267</b>	<b>38,867</b>	<b>96,067</b>



## **S**TRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 16 hours shop open
- No loan against business
- Located beside Road

## **W**EAKNESS

- Lack of investment

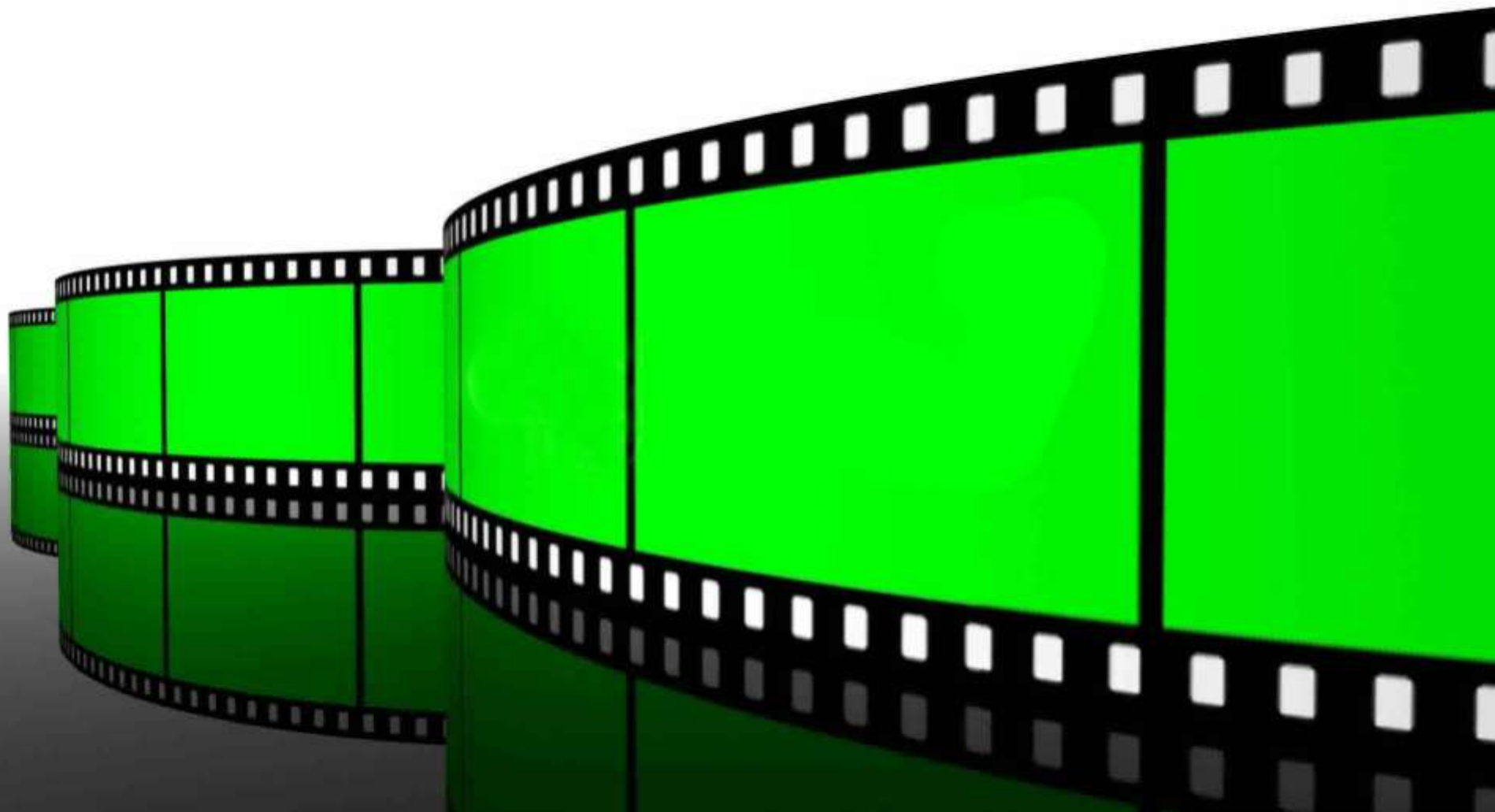
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

## **T**HREATS

- Fire.
- Theft.

# Photographs



# Photographs





# Photographs



# Photographs





# Photographs





# Photographs



# Photographs



**সমস্যা সমাধান**  
Problem Solving

**পাসপোর্ট সাইজ**

১. **নাম (পূর্ণ নাম):** [Blank]  
২. **নাম (ইংরেজি):** [Blank]  
৩. **পিতা/মাতার নাম:** [Blank]  
৪. **জন্ম তারিখ (DD/MM/YYYY):** [Blank]  
৫. **জন্ম স্থান:** [Blank]

৬. **বর্তমান ঠিকানা:** [Blank]  
৭. **পুরোনো ঠিকানা (যদি থাকে):** [Blank]

৮. **বর্তমান কাজ:** [Blank]  
৯. **বর্তমান মালিক:** [Blank]

১০. **বর্তমান ঠিকানা (যদি থাকে):** [Blank]

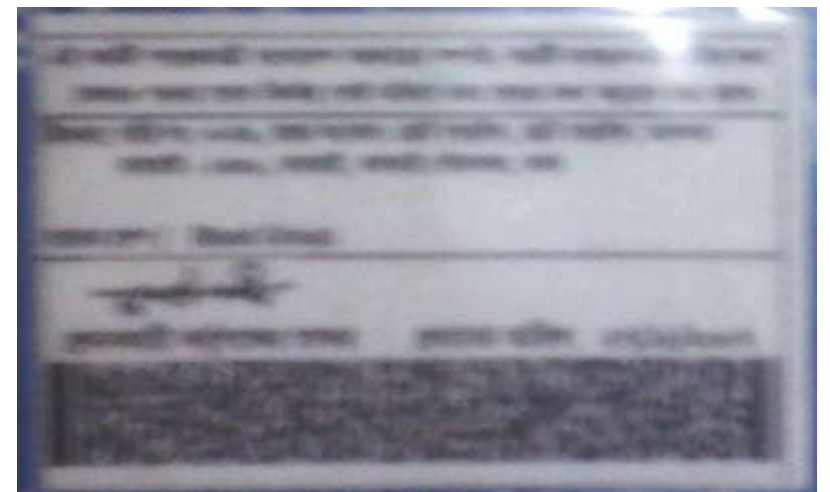
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১২. **বর্তমান ঠিকানা (যদি থাকে):** [Blank]

সংখ্যা	ক্যাটাগরি	সংখ্যা
০১	আইডি কার্ড	১
০২	পরিচয় পত্র	১
০৩	অন্যান্য	০
০৪	কমপ্লিট	০
০৫	অন্য	০
০৬	সর্বমোট	০১
০৭	টোটাল	০১

**স্বাক্ষর:** [Signature]  
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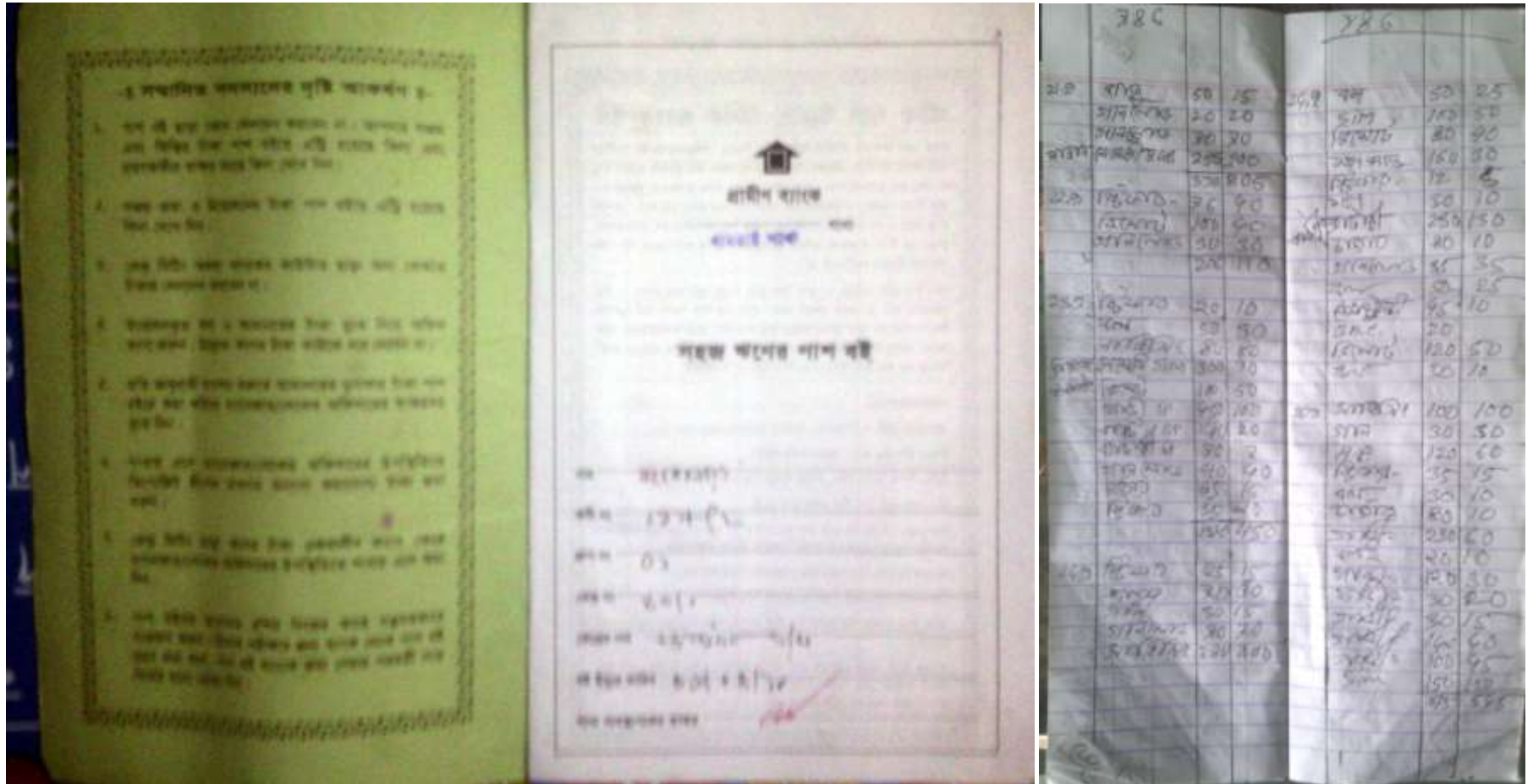
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**তারিখ:** [Blank]







# Photographs





*Presented at*  
**GT's 19<sup>th</sup> Internal Design Lab**  
**on 19 October, 2015**

