



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Kairul Islam</i> Vill: Balina Dulalpur, Union: Dulalpur-3526, Post: Dulalpur, Upazila: Brahmanpara, District: Comilla
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son & 01 (One) Daughter
No. of siblings:	:	08 (eight) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Saleha Begum
(iii) Father's name	:	Abdul Khalaq
(iv) GB member's info	:	<i>Branch: Dulalpur, Comilla, Centre # 19/mo,</i> <i>Loan no.: 41412, Member since February 03, 2010.</i> First loan: Tk. 10,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 12,900
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	HSC (Pass)
Present Occupation (Besides own business, i.e., persuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	7 (seven) years working experience and last 03 (three) he is running his own telecom & IT support business. He started the business with BDT 200,000. He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01913651984
NU's National ID No.	:	1911530486707
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Saleha Begum is a GB member since February 03, 2010, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her Son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sakib Telecom
Address/ Location	:	Rashed market, Middle market, Brahmanpara, Comilla
Total Investment in BDT	:	Tk. 632,700
Financing	:	Self Tk. 532,700 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (ten thousand)
Proposed Salary	:	BDT 12,000 (twelve thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%, bkaash, flexiload & servicing 100% . On products 15%, bkaash, flexiload & servicing 100%
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	800	22,400	268,800
Income from servicing	210	5,880	70,560
Comission from flexiload	108	3,024	36,288
Commission from mobile banking	160	4,480	53,760
Total Sales income (A)	1,278	35,784	429,408
Less: Cost sales of products (B)	680	19,040	228,480
Gross Profit (C) [C=(A-B)]	598	16,744	200,928
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		100	1,200
Shop Rent		2,500	30,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		80	960
Present Salary (Self)		10,000	120,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		536	6,430
Total Operating Cost (D)		14,516	174,190
Net Profit (C-D):		2,228	26,738

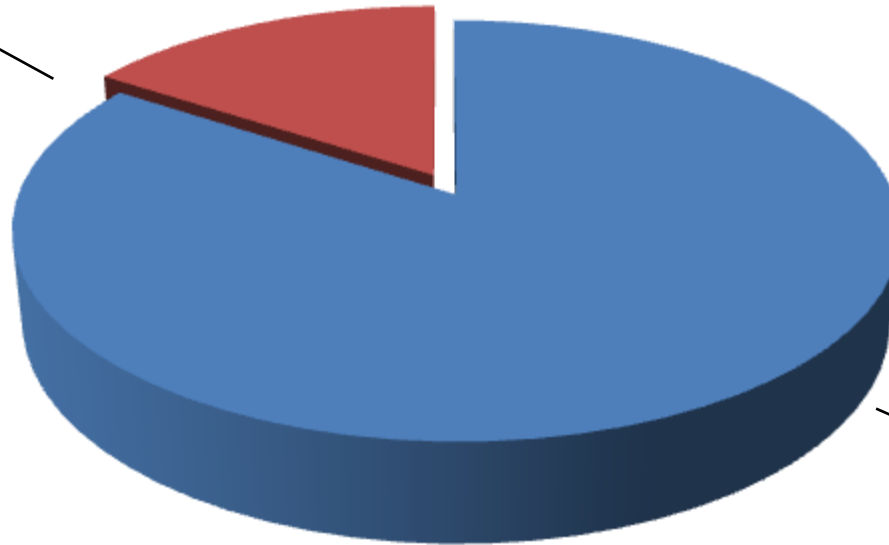
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Mobile battery, memory card, mobile display, mobile IC, charger, speaker etc)	Mobile set (Symphony, Nokia, Samsung etc.), mobile battery, memory card, display, mobile IC, charger, speaker and set cover etc.	97,800	60,000	157,800
Investment in mobile banking (bkash banking)		150,000	35,000	185,000
Investment in flexiload		8,000	5,000	13,000
Investment in Machineries (laptop-1 pics, hot gun-1, power supply-1, software box, mobile set -4 pics, bulb and fan etc.)		29,000	-	29,000
Debtors (august, 2015 to at present)		10,000	-	10,000
Cash in hand		30,000	-	30,000
GB Loan Outstanding		(12,900)	-	(12,900)
Decoration (fixture and fittings)		20,800	-	20,800
Advance for Shop		200,000	-	200,000
Total Capital		532,700	100,000	632,700

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 532,700
- GTT's Investment BDT 100,000
- Total Capital BDT 632,700

GTT's Investment
16%



Entrepreneur's
Contribution 84%

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
Est. sales income from products	1,429	40,000	479,996	1,500	42,000	503,996	1,650	46,200	554,396
Estimated Income from servicing	300	8,400	100,795	330	9,240	110,874	346	9,702	116,418
Estimated comission from flexiload	243	6,804	81,648	267	7,484	89,813	289	8,083	96,998
Estimated commission from mobile banking	280	7,840	94,080	308	8,624	103,488	333	9,314	111,767
Total estimated Sales income (A)	2,252	63,043	756,519	2,405	67,348	808,171	2,618	73,298	879,579
Less: Cost of products (B)	1,214	34,000	407,997	1,275	35,700	428,397	1,402	39,270	471,236
Gross Profit (C) [C=(A-B)]	1,037	29,044	348,522	1,130	31,648	379,775	1,215	34,029	408,342
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		950	11,400
Generator bill		100	1,200		120	1,440		140	1,680
Shop Rent		2,500	30,000		2,500	30,000		2,500	30,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		130	1,560		150	1,800
Conveyance		180	2,160		280	3,360		380	4,560
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self)		12,000	144,000		13,000	156,000		14,000	168,000
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		800	9,600
Non Cash Item:									
Depreciation Expenses		536	6,430		536	6,430		536	6,430
Total Operating Cost (D)	-	17,883	210,590	-	19,333	231,990	-	20,723	248,670
Net Profit (C-D):	-	11,161	137,932	-	12,315	147,785	-	13,306	159,672
Retained Income			137,932			285,717			445,389

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	141,932	155,785	167,672
1.3	Depreciation Expenses	6,430	6,430	6,430
1.4	Opening Balance of Cash Surplus	-	124,362	238,577
	Total Cash Inflow	248,362	286,577	412,679
2.0	Cash Outflow			
2.1	Product Purchase, bKash and Flexiload	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	124,362	238,577	364,679

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 1 (Work basis)
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Experience : 10 yrs.

WEAKNESS

- Less Stock;
- Can not supply goods and services as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- The Capital of the entrepreneur will be BDT 978,089 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire.

Presented at 12th In-house Executive Social Business Design Lab
on September 03, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









Thank You