



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Saddam Hossen</i> Vill: Rampur, Union: Nanggura hat, Post: Nanggura hat, Upazila: Monirampur, District: Jessore.
Age	:	22 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Johora Begum
(iii) Father's name	:	Late Abdul Latif
(iv) GB member's info	:	<i>Branch: Rajganj, Jessore, Centre # 05/mo,</i> <i>Loan no.: 2241/2 Member since April 15, 2008</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Class Ten
Present Occupation (Besides own business, i.e., perusing 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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). He has 01 (One) years working experience as an assistant in a local shop (mobile shop).
Other Own/Family Sources of Income	:	His brother's income from foreign remittance (Malaysia).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01914661844
NU's National ID No.	:	19934116178000344
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Johora Begum is a GB member since April 15, 2008 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 in his business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mobile Care
Address/ Location	:	Rajganj bazar, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 402,000
Financing	:	Self Tk. 302,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight Thousand)
Proposed Salary	:	BDT 9,000 (Nine Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, servicing 100% & computer activities 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%, servicing 100% & computer activities 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

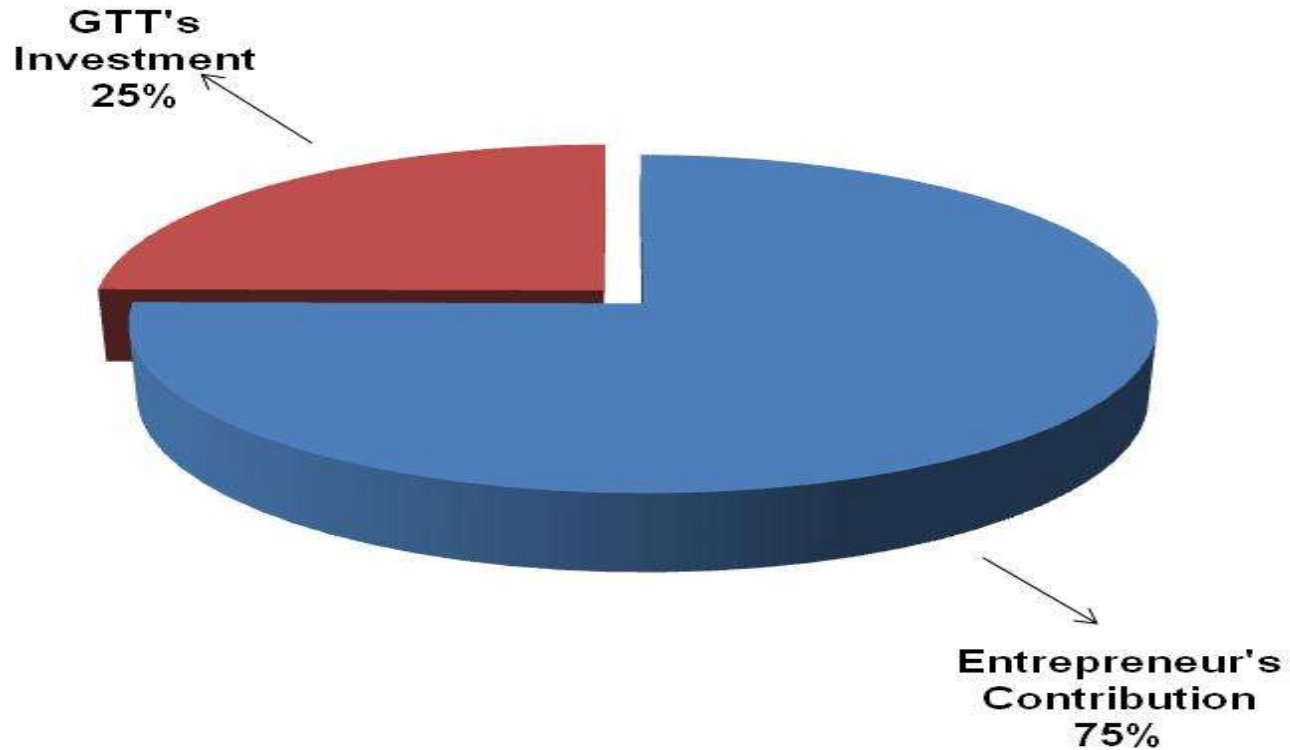
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,800	46,800	561,600
Income from servicing	250	6,500	78,000
Income from computer activities	150	3,900	46,800
Total Sales income (A)	2,200	57,200	686,400
Less: Cost of sales of products (B)	1,440	37,440	449,280
Gross Profit (C) [C=(A-B)]	760	19,760	237,120
Less: Operating Cost:			
Electricity bill		600	7,200
Genaretor bill		180	2,160
Shop Rent		450	5,400
Mobile & Modem bill		2,000	24,000
Night Guard bill		50	600
Conveyance		1,200	14,400
Provision of bad Debt		1	17
Present Salary (Self)		8,000	96,000
Present Salary(Assistant-1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		1,058	12,695
Total Operating Cost (D)		17,139	205,672
Net Profit (C-D):		2,621	31,448

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile charger, battery, mobile LCD, mobile cover, head phone, memory card, speaker, mouth speaker and converter etc)	Mobile set and mobile accessories (mobile charger, battery, mobile cover & head phone) etc	161,140	100,000	261,140
Investment in Machineries (computer set, UPS and hot gun, total and servicing machine etc)		77,000		77,000
Investment in Equipments (bulb and fan etc.)		1,300		1,300
Cash in hand		1,400		1,400
Debtors (since December, 2015 to at present)		1,660		1,660
Decoration (fixture and fittings)		9,500		9,500
Advance for Shop		50,000		50,000
Total Capital		302,000	100,000	402,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 302,000
- GTT's Investment BDT 100,000
- Total Capital BDT 402,000



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
Estimated sales income from products	2,500	65,005	780,062	2,875	74,756	897,072	3,105	80,736	968,838
Estimated income from servicing	300	7,800	93,600	345	8,970	107,640	362	9,419	113,022
Estimated income from computer activities	200	5,207	62,478	230	5,987	71,850	242	6,287	75,442
Total estimated Sales income (A)	3,000	78,012	936,140	3,451	89,713	1,076,561	3,709	96,442	1,157,302
Less: Cost of sales of products (B)	2,000	52,004	624,050	2,300	59,805	717,657	2,484	64,589	775,070
Gross Profit (C) [C=(A-B)]	1,000	26,008	312,090	1,150	29,909	358,904	1,225	31,853	382,232
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		950	11,400
Genaretor bill		230	2,760		280	3,360		330	3,960
Shop Rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		2,300	27,600		2,300	27,600		2,300	27,600
Night Guard bill		50	600		80	960		80	960
Conveyance		1,700	20,400		2,200	26,400		2,700	32,400
Provision of bad Debt		1	17		1	17		1	17
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		9,000	108,000		10,000	120,000		10,000	120,000
Proposed Salary (Assistant-1)		4,000	48,000		5,000	60,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,500	18,000
Non Cash Item:									
Depreciation Expenses		1,058	12,695		1,058	12,695		1,058	12,695
Total Operating Cost (D)	-	21,551	254,342	-	24,431	293,172	-	25,731	308,772
Net Profit (C-D):	-	4,457	57,749	-	5,478	65,732	-	6,122	73,460
Retained Income			57,749			123,481			196,941

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)	61,749	73,732	81,460
1.3	Depreciation Expenses	12,695	12,695	12,695
1.4	Opening Balance of Cash Surplus	-	50,444	88,871
	Total Cash Inflow	174,444	136,871	183,026
2.0	Cash Outflow			
2.1	Product Purchase	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	50,444	88,871	135,026

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Good reputation;
- Skilled and working experiences (05 yrs);

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 498,941 after 3 years excluding payback of investor's money.

WEAKNESS

- Can not supply goods and services as per demand.

THREATS

- Increase of local competitors;
- Fire;

Presented at 16th In-house Executive Social Business Design Lab
On October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











Thank You