



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Sree Nipendra Nath</i> Vill: Mamudpur, Union: Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	25 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Sisters and 02 (Two) 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	:	Sreemoti Aruna Rani
(iii) Father's name	:	<i>Sree Topendra Nath</i>
(iv) GB member's info	:	<i>Branch: Jumarbari, Saghata. Centre # 60/Mo, Loan no.: 5474, Member since September 11, 2008. First loan: Tk. 7,000 Existing loan: Tk. 1,00,000. Outstanding: Tk. 22,080.</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Degree (second year)
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.)	:	08 (Eight) years experiences in this business, started the business with BDT 10,000 (ten thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father income from business.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01917202241
NU's National ID No.	:	19903218847000024
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sreemoti Aruna Rani is a GB member since September 11, 2008 at first she took GB loan BDT 7,000 (Seven thousand). She was a mobile lady.
- Gradually she took GB loan several times and utilized it for taking mortgage 10 (ten) decimal land, repairing house, assisting her husband and son in business.
- Finally GB loan helped her to improve her economic condition and expanding existing business of her husband and son

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nipen Telecom</i>
Address/ Location	:	Jumarbari bazar, Saghata, Gaibandha.
Business Category	:	General retail & wholesale
Total Investment in BDT	:	Tk. 530,000
Financing	:	Self Tk. 360,000 (from existing business) Investor tk. 170,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 6,000 (Six thousand)
Proposed Salary	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	From products 11%, mobile set 10%, mobile accessories 10%, bKash & DBBL m cash and flexi-load 100%.
(ii) Estimated % of proposed gross profit margin	:	From products 11%, mobile set 10%, mobile accessories 10%, bKash & DBBL m cash and flexi-load 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	1,500	39,000	468,000
Sales income from mobile set	1,000	10,000	120,000
Sales income from mobile accessories	200	5,200	62,400
Sales income from bkaash and m cash	280	7,280	87,360
Sales income from flexiload	108	2,808	33,696
Total Sales income (A)	3,088	64,288	771,456
Less: Cost of sales of products	1,335	34,710	416,520
Less: Cost of sales of mobile set	900	9,000	108,000
Less: Cost of sales of mobile accessories	180	4,680	56,160
Less: Total cost of Sales (B)	2,415	48,390	580,680
Gross Profit (C) [C=(A-B)]	673	15,898	190,776
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent (self)		-	-
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		1,200	14,400
Present Salary (Self)		6,000	72,000
Present Salary (Assistant - brother)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		416	4,990
Total Operating Cost (D)		12,916	154,990
Net Profit (C-D):		2,982	35,786

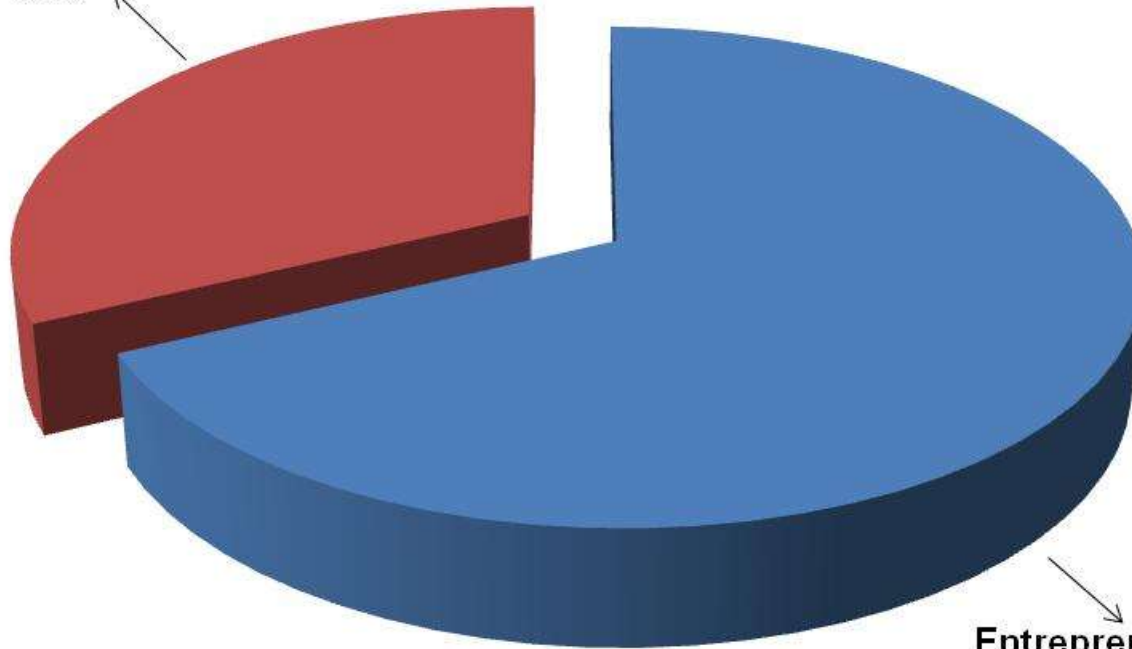
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (soap, oil, toothpaste, powder, shampoo, lotion, facewash, khata, pen, pencil, paper, color paper and color pencil box etc .)	107,333	50,000	157,333
Investment in bkaash and DBBL mcash	120,000	120,000	240,000
Investment in mobile set (symphony, maximus, micromax, cemex, kingstar etc)	29,000	-	29,000
Investment in mobile accessories (charger, battery, SIM card, memory card, card reader and set cover etc.)	46,407	-	46,407
Investment in flexiload (GP, Robi and banglalink etc.)	6,000	-	6,000
Investment in Machinerries (solar power, fan etc.)	18,400	-	18,400
Mobile set for bkaash, DBBL mcash and flexiload	4,000	-	4,000
Cash in hand	4,640	-	4,640
Grameen Bank Outstanding Loan	(22,080)	-	(22,080)
Decoration (fixture and fittings)	16,300	-	16,300
Advance for shop	30,000	-	30,000
Total Capital	360,000	170,000	530,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 360,000
- GTT's Investment BD 170,000
- Total Capital BDT 530,000

GTT's
Investment
32%



Entrepreneur's
Contribution
68%

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	2,000	51,987	623,844	2,299	59,785	717,421	2,529	65,764	789,163
Estimated sales income from mobile set	1,000	15,000	180,000	1,059	18,000	216,000	1,150	23,000	276,000
Estimated sales income from mobile accessories	240	6,240	74,880	288	7,488	89,856	302	7,862	94,349
Estimated sales income from bkaash and mcash	400	10,400	124,800	460	11,960	143,520	483	12,558	150,696
Estimated sales income from flexiload	122	3,159	37,908	140	3,633	43,594	147	3,814	45,774
Total estimated Sales income (A)	3,761	86,786	1,041,432	4,246	100,866	1,210,391	4,611	112,998	1,355,981
Less: Cost of sales of products	1,780	46,268	555,221	2,046	53,209	638,504	2,251	58,530	702,355
Less: Cost of sales of mobile set	900	13,500	162,000	953	16,200	194,400	1,035	20,700	248,400
Less: Cost of sales of mobile accessories	216	5,616	67,392	259	6,739	80,870	272	7,076	84,914
Less: Total cost of Sales (B)	2,896	65,384	784,613	3,259	76,148	913,775	3,558	86,306	1,035,669
Gross Profit (C) [C=(A-B)]	865	21,402	256,819	987	24,718	296,616	1,053	26,693	320,313
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		700	8,400
Night Guard bill		150	1,800		200	2,400		220	2,640
Conveyance		1,700	20,400		2,200	26,400		2,700	32,400
Ownership Transfer Fee		1,133	6,800		1,133	13,600		1,133	13,600
Proposed Salary (Self)		6,000	72,000		7,000	84,000		7,500	90,000
Proposed Salary (Assistant - brother)		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		416	4,990		416	4,990		416	4,990
Total Operating Cost (D)	-	15,099	174,390	-	17,549	210,590	-	19,369	232,430
Net Profit (C-D):	-	6,302	82,429	-	7,169	86,026	-	7,324	87,883
Retained Income			82,429			168,455			256,338

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Quarterly installment including 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	170,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	89,229	99,626	101,483
1.3	Depreciation Expenses	4,990	4,990	4,990
1.4	Opening Balance of Cash Surplus	-	31,339	54,355
	Total Cash Inflow	264,219	135,955	160,828
2.0	Cash Outflow			
2.1	Product Purchase	170,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	22,080	-	-
2.3	Investment Payback including Ownership Transfer Fee	40,800	81,600	81,600
	Total Cash Outflow	232,880	81,600	81,600
3.0	Total Cash Surplus	31,339	54,355	79,228

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Ownership in his own name
- Trade license in his own name
- Experience (08 yrs.)

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 616,338 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;

Presented at 6th In-house Executive Social Business Design Lab
on June 11, 2015 at Grameen Telecom Trust Premises

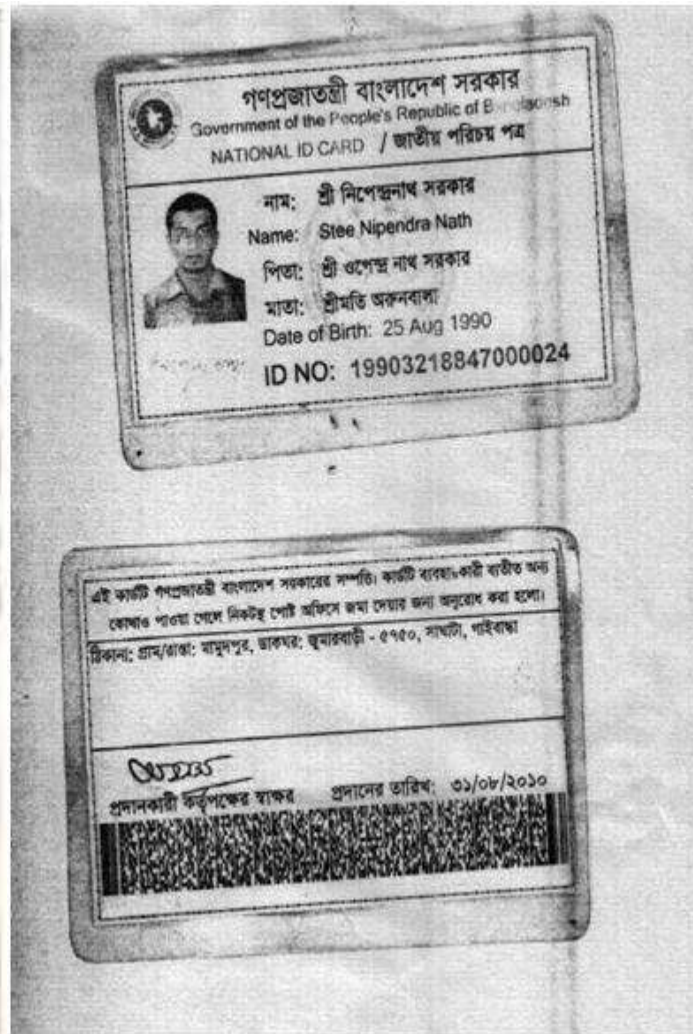
Thank you

Pictures









Thank You