

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | Md. Robiul Islam Vill: Durlobpur, Union: 2 No.Nekmorod, Post: Nekmorod, Upazila: Ranisankoil, District: Thakurgaon |
| Age | : | 27 years |
| Marital status | : | Married |
| Children | : | 1 (one) son |
| No. of siblings: | : | 01(one) Brother & 02 (two) sisters |
| 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: Nur Nahar Begum |
| (iii) Father's name | : | Md: Dabirul Islam |
| (iv) GB member's info | : | <i>Branch:</i> Nekmorod, Ranisankoil, <i>Centre #</i> 07/12, Group-09 <i>Loan no.:</i> 5557, Member since 01/08/2008 First loan: Tk. 5,000 Existing loan:12,000, Outstanding loan: 9,624 |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Entrepreneur's father |
| (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 | : | SSC |
| Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.) | : | N/A |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, works experience as an apprentice etc.) | : | 6 (Six) years experiences in this business. He started the business with Tk. 80,000 (eighty thousand). : He has taken 01 year 6 (six) months training on Mobile servicing from Cousin's Mobile Instrument in Thakurgaon. |
| Other Own/Family Sources of Income | : | Father's Income from agriculture. |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU's Contract No. | : | 01724681332 |
| NU's National ID No. | : | 9418679000050 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nur Nahar Begum is a GB member since 2008, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took loan several times and utilized it for purchasing cows, cultivation and repairing her own house.
- Finally GB loan improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|---|
| Business Name | : | <i>M/S Ruba Telecom</i> |
| Address/ Location | : | Nekmorod Bazar, chawrasta, Ranisankoil, Thakurgaon. |
| Total Investment in BDT | : | Tk. 536,600 |
| Financing | : | Self Tk. 336,600 (from existing business) Required Investment Tk. 2,00,000 (as equity) |
| Present salary/drawings from business (estimates) | : | Taka 6,000 (six thousand) |
| Proposed Salary | : | Taka 7,000 (seven thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an average 36% |
| (ii) Estimated % of proposed gross profit margin | : | On an average 37% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

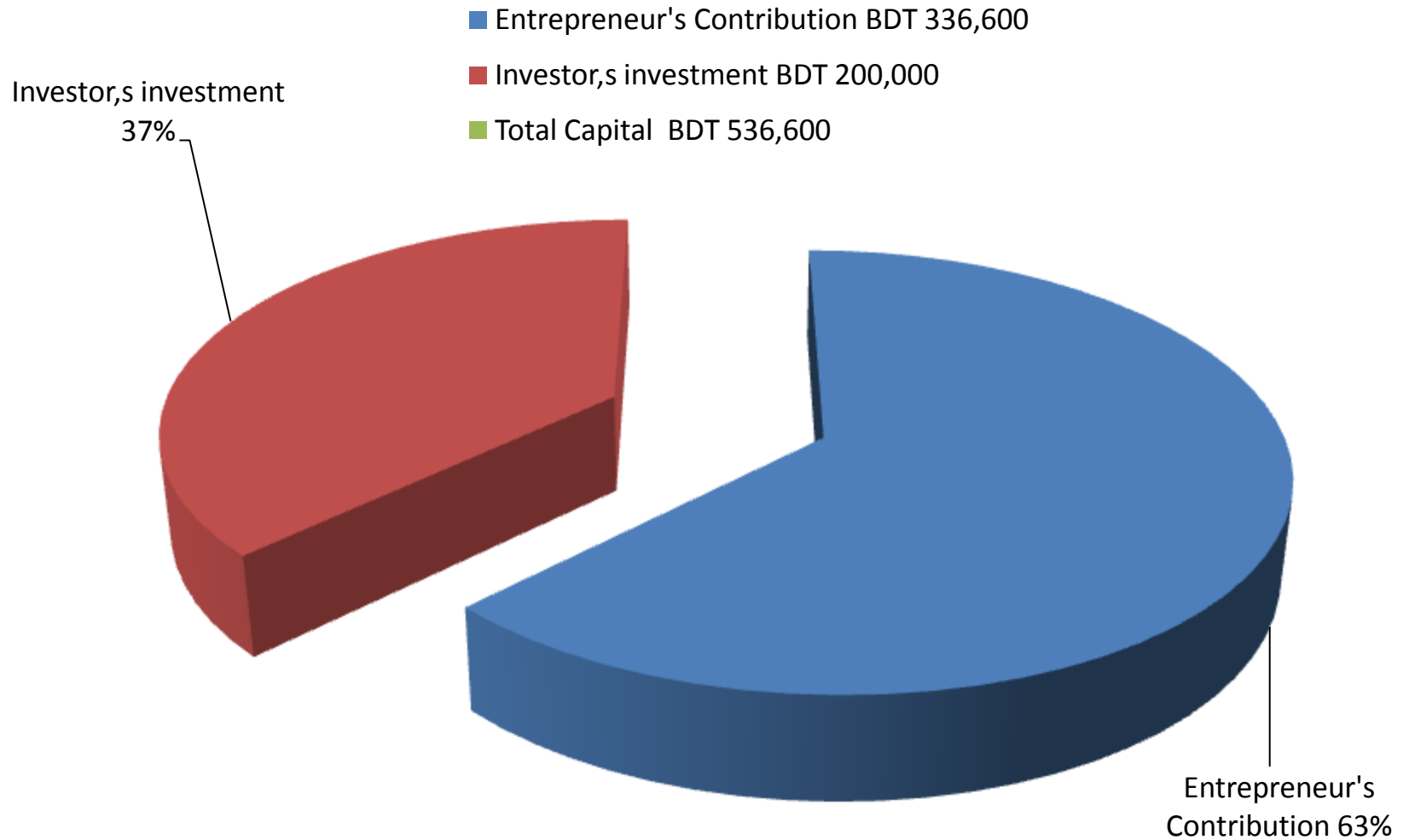
INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing Business | | |
|--|-------------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales of mobile accessories | 1,200 | 31,200 | 374,400 |
| Mobile Servicing Income | 400 | 10,400 | 124,800 |
| Total Sales & Servicing (A) | 1,600 | 41,600 | 499,200 |
| Less: Cost of Sales (B) | 1,020 | 26,520 | 318,240 |
| Gross Profit (C) [C=(A-B)] | 580 | 15,080 | 180,960 |
| Less: Operating Cost: | | | |
| Electricity bill | | 500 | 6,000 |
| Shop Rent | | 1,000 | 12,000 |
| Night Guard bill | | 50 | 600 |
| Mobile bill | | 450 | 5,400 |
| Salary (Self) | | 6,000 | 72,000 |
| Salary (Assistant-1) | | 1,500 | 18,000 |
| Other Cost (Entertainment & stationary etc.) | | 1,100 | 13,200 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 1,270 | 15,240 |
| Total Operating Cost (D) | | 11,870 | 142,440 |
| Net Profit (C-D): | | 3,210 | 38,520 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in Mobile accessories (battery, charger, head phone, screen paper, display, memory card, casing etc.) | charger, head phone, screen paper, display, memory card, battery, casing etc | 118,400 | 100,000 | 218,400 |
| Investment in mobile set (Nokia, Samsung, Symphony, Walton, Maximus etc.) | | - | 100,000 | 100,000 |
| Investment in Computer, flash device, hot gun etc. | | 37,200 | - | 37,200 |
| Cash in hand | | 3,000 | - | 3,000 |
| Decoration (Fixtures & Fittings) | | 78,000 | - | 78,000 |
| Advance for shop | | 100,000 | - | 100,000 |
| Total Capital | | 336,600 | 200,000 | 536,600 |

SOURCE OF FINANCE



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 of mobile accessories | 2,520 | 65,520 | 786,240 | 2,646 | 68,796 | 825,552 | 2,778 | 72,236 | 866,830 |
| Est. Commission of mobile set | 400 | 10,400 | 124,800 | 600 | 15,600 | 187,200 | 840 | 21,840 | 262,080 |
| Est. Mobile Servicing Income | 500 | 13,000 | 156,000 | 575 | 14,950 | 179,400 | 633 | 16,445 | 197,340 |
| Total Sales & Servicing (A) | 3,420 | 88,920 | 1,067,040 | 3,821 | 99,346 | 1,192,152 | 4,251 | 110,521 | 1,326,250 |
| Less: Cost of Sales (B) | 2,142 | 55,692 | 668,304 | 2,249 | 58,477 | 701,719 | 2,362 | 61,400 | 736,805 |
| Gross Profit (C) [C=(A-B)] | 1,278 | 33,228 | 398,736 | 1,572 | 40,869 | 490,433 | 1,889 | 49,120 | 589,444 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 600 | 7,200 | | 700 | 8,400 | | 750 | 9,000 |
| Shop Rent | | 1,000 | 12,000 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Night Guard bill | | 50 | 600 | | 70 | 840 | | 70 | 840 |
| Mobile bill (SMS & Reporting) | | 650 | 7,800 | | 670 | 8,040 | | 670 | 8,040 |
| Proposed Salary-Self | | 7,000 | 84,000 | | 8,000 | 96,000 | | 8,000 | 96,000 |
| Proposed Salary-Staff (1) | | 2,000 | 24,000 | | 2,200 | 26,400 | | 2,500 | 30,000 |
| Other Cost (Entertainment & stationary etc.) | | 1,300 | 15,600 | | 1,350 | 16,200 | | 1,350 | 16,200 |
| Ownership Transfer Fee | | 1,333 | 8,000 | | 1,333 | 16,000 | | 1,333 | 16,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 1,270 | 15,240 | | 1,270 | 15,240 | | 1,270 | 15,240 |
| Total Operating Cost (D) | - | 15,223 | 174,680 | - | 16,633 | 199,600 | - | 17,003 | 204,040 |
| Net Profit (C-D): | - | 18,005 | 224,056 | - | 24,236 | 290,833 | - | 32,117 | 385,404 |
| Cumulative Income | | | 224,056 | | | 514,889 | | | 900,293 |

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| Sl # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|--------------------------|---|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 200,000 | - | - |
| 1.2 | Net Profit | 232,056 | 306,833 | 401,404 |
| 1.3 | Depreciation Expenses | 15,240 | 15,240 | 15,240 |
| 1.4 | Opening Balance of Cash Surplus | - | 199,296 | 425,369 |
| Total Cash Inflow | | 447,296 | 521,369 | 842,013 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 200,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 48,000 | 96,000 | 96,000 |
| | Total Cash Outflow | 248,000 | 96,000 | 96,000 |
| 3.0 | Total Cash Surplus | 199,296 | 425,369 | 746,013 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 01
- Future employment: 0
- Ownership of Business: Own
- Maintain books of records;
- Experience (6 yrs.)

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 1236,893 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







20-20-2020 का दिन

बजारा = 200
गन्ना = 200
बिना बिना = 200
कुल = 600
बचत = 200

20-20-2020 का दिन

बिना बिना = 200
गन्ना = 200
कुल = 400

20-20-2020 का दिन

कुल = 200
बचत = 200

20-20-2020 का दिन

बिना बिना = 200
बजारा = 200
गन्ना = 200
कुल = 600
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20-20-2020 का दिन

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20-20-2020 का दिन

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गन्ना = 200
कुल = 400

20-20-2020 का दिन

कुल = 200
बचत = 200

20-20-2020 का दिन

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Thank You