



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Sree Sudir Chandra Paul</i> Vill: Udaypur (pal para), Union: 7 no. Amzankhor, Post: Hironmarihat, Upazila: Baliadangi, District: Thakurgaon.
Age	: 28 Years
Marital status	: Married
Children	: 1 (one) Son
No. of siblings:	: 2 (two) Brothers and 1 (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	: Chini Bala Debi
(iii) Father's name	: <i>Kanchan Chandra Paul</i>
(iv) GB member's info	: <i>Branch: Amzankhor, Baliadangi, Centre # 26/mo</i> <i>Loan no.: 3310, Member since June 01, 2011</i> First loan: Tk. 5,000 Existing loan: Tk. 25,000 , Outstanding loan: Tk. 25,000
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	:	Masters in Social Science
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	06 (six) months working experience and 05 (five) years experience is running his own IT support business. He started the business only with Tk. 27,000. He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture and brother's income from service (sugar mill)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740835152
NU's National ID No.	:	9410810630419
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Chini Bala Debi is a GB member since June 01, 2011, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for Repairing house, mortgaging 5 katha land, cultivation and assisting her son in business. She was a mobile lady.
- 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	:	<i>Paul Mobile Centre</i>
Address/ Location	:	School hat, Hironmarihat, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 258,000
Financing	:	Self Tk. 138,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (four thousand)
Proposed Salary (estimates)	:	Taka 4,000 (four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On servicing 100% & products 12%.
(ii) Estimated % of proposed gross profit margin	:	On servicing 100% & products 12%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Income from servicing	300	8,400	100,800
Sales income from products	600	16,800	201,600
Total Sales income (A)	900	25,200	302,400
Less: Cost of sales of products (B)	528	14,784	177,408
Gross Profit (C) [C=(A-B)]	372	10,416	124,992
Less: Operating Cost:			
Electricity bill		250	3,000
Shop Rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		70	840
Conveyance		800	9,600
Present Salary (Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		623	7,475
Total Operating Cost (D)		7,343	88,115
Net Profit (C-D):		3,073	36,877

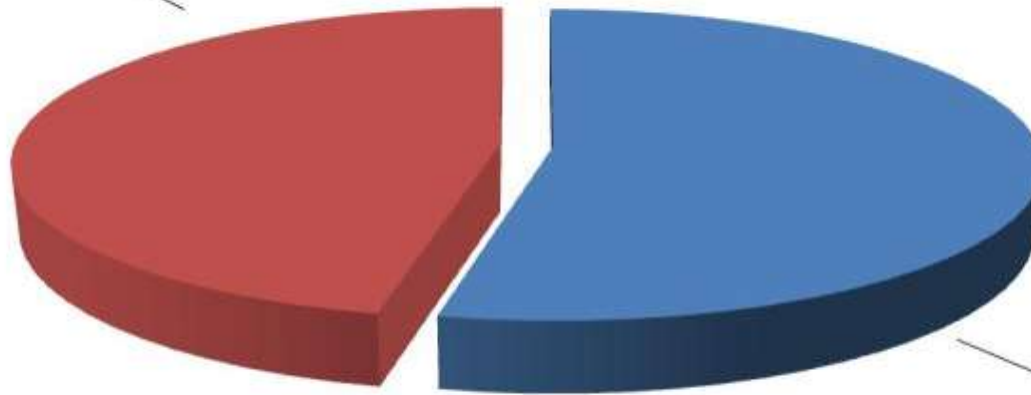
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile display, mobile IC, charger, speaker and mobile set - old etc)	Mobile set, mobile battery, memory card, display, mobile IC, charger, speaker and set cover	77,570	85,000	162,570
Cash in hand		2,205		2,205
Debtors (Since July, 2015 to at present)		4,025		4,025
Creditors (Since August, 2015 to at present)		(2,300)		(2,300)
Investment in Machineries (computer set-1 pics, hot gun, power supply, software box, tatal, bulb and fan etc.)		36,500		36,500
GB Loan Outstanding		(25,000)		(25,000)
Decoration (fixture and fittings)		20,000	35,000	55,000
Advance for Shop		25,000		25,000
Total Capital		138,000	120,000	258,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 138,000
- GTT's Investment BDT 100,000
- Total Capital BDT 258,000

GTT's
Investment
43%



Entrepreneur's
Contribution
57%

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 income from servicing	400	11,200	134,397	460	12,880	154,556	506	14,168	170,012
Estimated sales income from products	1,200	33,600	403,200	1,380	38,640	463,680	1,449	40,572	486,864
Total estimated Sales income (A)	1,600	44,800	537,597	1,840	51,520	618,236	1,955	54,740	656,876
Less: Cost of sales of products (B)	1,056	29,568	354,816	1,214	34,003	408,038	1,275	35,703	428,440
Gross Profit (C) [C=(A-B)]	544	15,232	182,781	626	17,516	210,198	680	19,036	228,435
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Shop Rent		500	6,000		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		70	840		110	1,320		110	1,320
Conveyance		1,000	12,000		1,300	15,600		1,600	19,200
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary (Self)		4,000	48,000		4,500	54,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		915	10,975		915	10,975		915	10,975
Total Operating Cost (D)	-	9,085	104,215	-	10,425	125,095	-	10,975	131,695
Net Profit (C-D):	-	6,147	78,566	-	7,092	85,103	-	8,062	96,740
Retained Income			78,566			163,668			260,409

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	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	83,366	94,703	106,340
1.3	Depreciation Expenses	10,975	10,975	10,975
1.4	Opening Balance of Cash Surplus	-	40,541	88,618
	Total Cash Inflow	214,341	146,218	205,934
2.0	Cash Outflow			
2.1	Product Purchase and Decoration	120,000	-	-
2.2	GB Loan Outstanding	25,000		
2.3	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	173,800	57,600	57,600
3.0	Total Cash Surplus	40,541	88,618	148,334

SWOT ANALYSIS

STRENGTH

- Present employment: Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Service quality
- Experience : 5 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- No competitor
- The capital of Entrepreneur will be Tk. 398,409 after 3 years excluding payback of investor's money.

THREATS

- Local competition;
- Fire

Presented at 11th In-house Executive Social Business Design Lab
on August 27, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

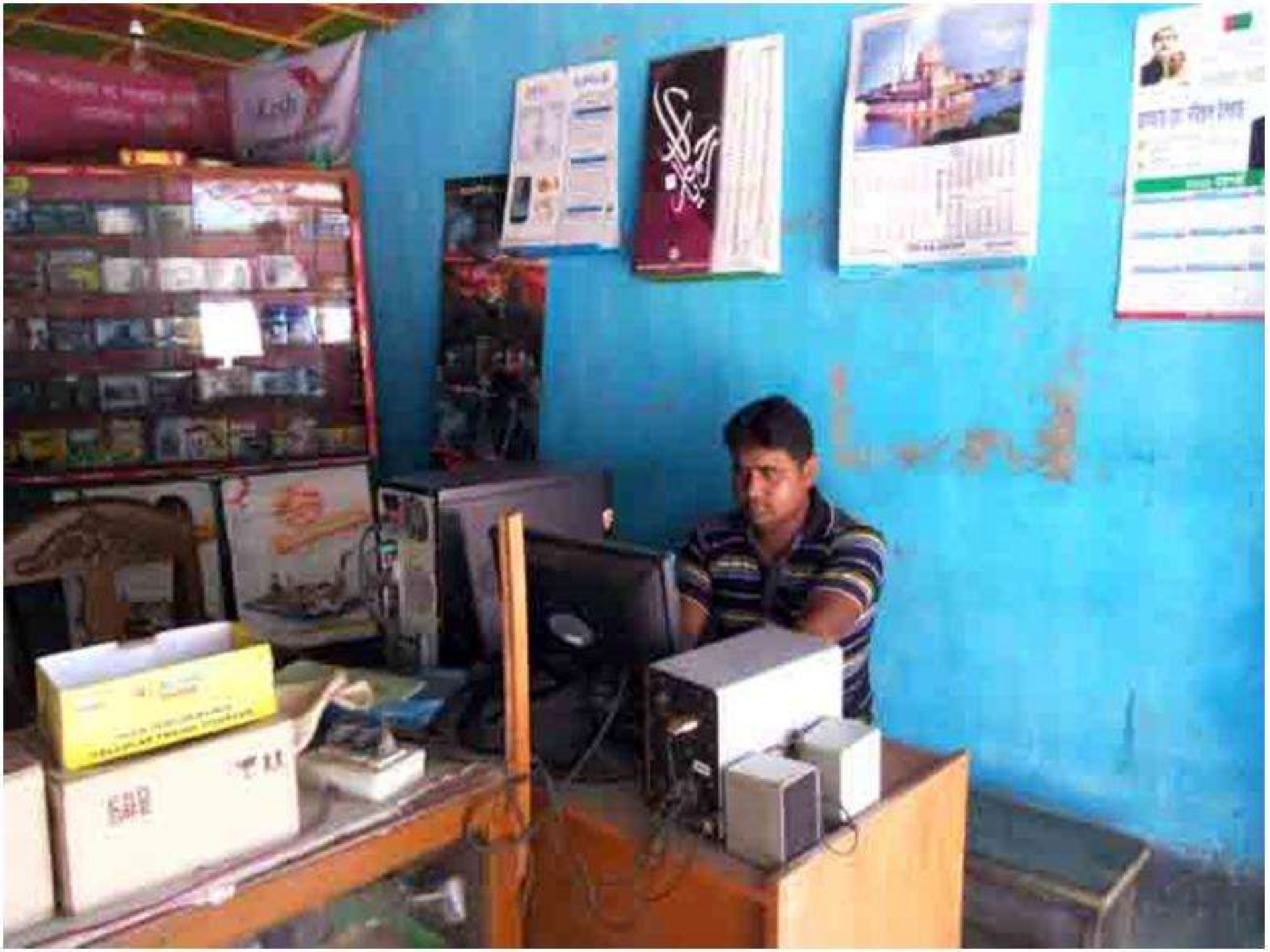




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कल्ल

पारदर्शिता
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श्रीम. गणेश...
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ট্রেড লাইসেন্স

৭নং আমজানখোর ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বৎসর : ২০১২-২০১৩

বহি নং- ০২

ক্রমিক নং- 55

লাইসেন্স নং- ০০ /২০১২-২০১৩

তারিখ ০৪/০২/১২

ব্যবসা প্রতিষ্ঠানের নাম..... সান মোবাইল সেন্টার

মালিক প্রোপাইটরের নাম..... সুহীর্ষ চন্দ্র সান

পিতা/স্বামীর নাম..... কাম্বুন চন্দ্র সান

গ্রাম..... উদয়পুর ডাকঘর..... হাবিগাঁও

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ..... মোবাইল মেসারিডি

০০০০/১২ ইং তারিখ পর্যন্ত বলবৎ।

ফি প্রদানের পরিমাণ..... ২০০০/-

কথার..... ২ বৎসর মেয়াদ

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা.....

২০১২-২০১৩ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ ০৪/০২/১২

মোঃ মেঘ আশীষ আলী
চেয়ারম্যান, আমজানখোর ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও



Thank You