



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sohel Rana Vill: Durgapur, Union: Durgapur, Post: Chondijan, Upazila: Ulipur, District: Kurigram.
Age	:	25 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	7 (seven) 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	:	Mst. Fatema Begum
(iii) Father's name	:	Md. Hyder Ali
(iv) GB member's info	:	<i>Branch: Durgapur, Ulipur, Kurigram Centre # 04/mo</i> <i>Loan no.: 7243, Member since April 10, 2005</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 50,000
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	:	S.S.C
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.)	:	02 (two) years experience is running his own IT support business. He started the business only with Tk. 40,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from monthly pension, elder brother's income from business (shoe shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01727774819
NU's National ID No.	:	4919450687020
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Fatema Begum is a GB member since April 10, 2005, at first she took GB loan BDT 4,000(four thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in 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	:	Cyber Cafe
Address/ Location	:	Durgapur bazar, Ulipur, Kurigram
Total Investment in BDT	:	Tk. 276,000
Financing	:	Self Tk. 156,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	Taka 1,000 (one thousand)
Proposed Salary	:	Taka 1,500 (one thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

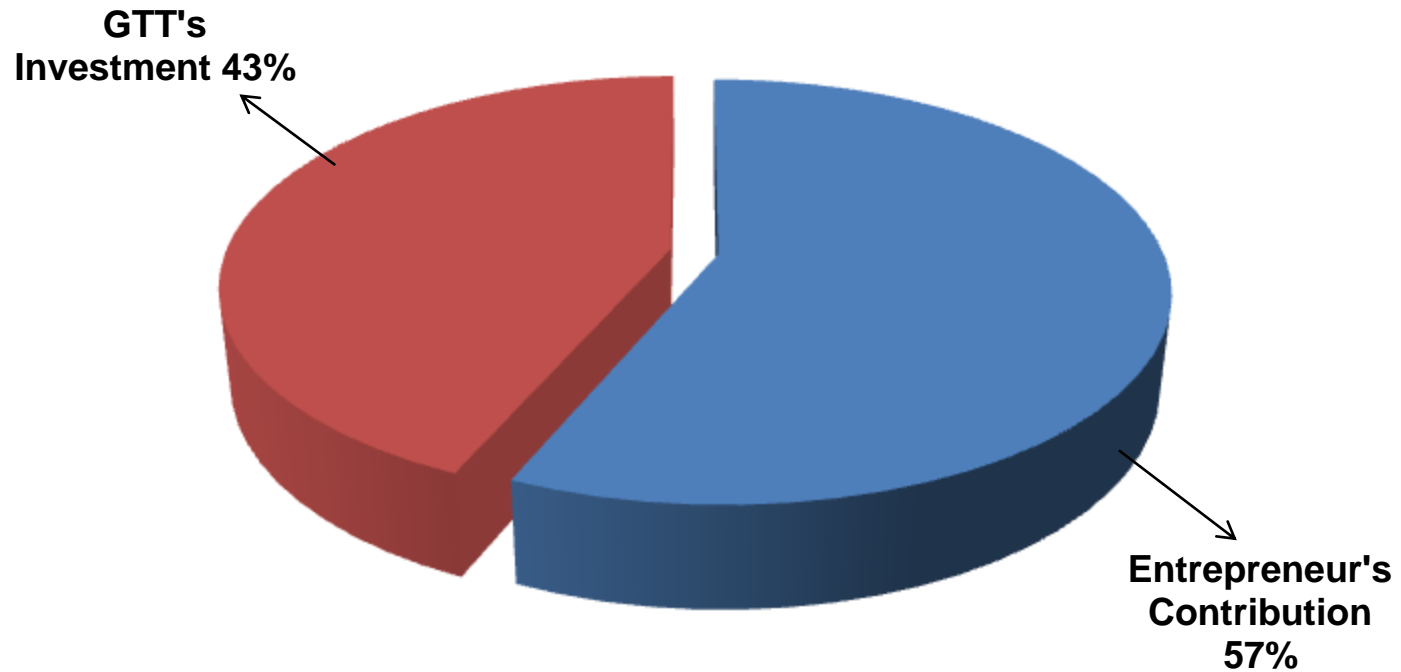
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	250	6,500	78,000
Less: Cost of sales of products	25	650	7,800
Gross Profit (C) [C=(A-B)]	225	5,850	70,200
Less: Operating Cost:			
Electricity bill		700	8,400
Shop Rent (self)		-	-
Mobile bill		100	1,200
Modem bill		350	4,200
Night Guard bill		60	720
Conveyance		50	600
Ownership Transfer Fee		-	-
Present Salary (Self)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		100	1,200
Non Cash Item:			
Depreciation Expenses		790	9,485
Total Operating Cost (D)		3,150	37,805
Net Profit (C-D):		2,700	32,395

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (offset paper and photo paper etc)		700		700
Investment in Machineries (computer set-1, printer-1, pen drive, modem-1, bulb and fan etc.)	Photocopy Machine	60,700	120,000	180,700
Cash in hand		8,500		8,500
Debtors		12,300		12,300
Decoration (fixture and fittings)		3,800		3,800
Investment in shop		70,000		70,000
Total Capital		156,000	120,000	276,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 156,000
- GTT's Investment BD 120,000
- Total Capital BDT 276,000



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	500	13,000	156,000	575	14,950	179,400	633	16,445	197,340
Less: Cost of sales of products	50	1,300	15,600	58	1,495	17,940	63	1,645	19,734
Gross Profit (C) [C=(A-B)]	450	11,700	140,400	518	13,455	161,460	569	14,801	177,606
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,400	16,800		1,600	19,200
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		450	5,400		450	5,400		450	5,400
Modem bill		350	4,200		350	4,200		350	4,200
Night Guard bill		90	1,080		120	1,440		120	1,440
Conveyance		100	1,200		150	1,800		200	2,400
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary-Self		1,500	18,000		2,000	24,000		2,500	30,000
Proposed Salary-Assistant		500	6,000		1,000	12,000		1,000	12,000
Other Cost (stationary & Entertainment etc.)		200	2,400		300	3,600		300	3,600
Non Cash Item:									
Depreciation Expenses		2,290	27,485		2,290	27,485		2,290	27,485
Total Operating Cost (D)	-	7,480	84,965	-	8,860	106,325	-	9,610	115,325
Net Profit (C-D):	-	4,220	55,435	-	4,595	55,135	-	5,190	62,281
Retained Income			55,435			110,570			172,851

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	60,235	64,735	71,881
1.3	Depreciation Expenses	27,485	27,485	27,485
1.4	Opening Balance of Cash Surplus	-	58,920	93,540
	Total Cash Inflow	207,720	151,140	192,906
2.0	Cash Outflow			
2.1	Product Purchase	120,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	148,800	57,600	57,600
3.0	Total Cash Surplus	58,920	93,540	135,306

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02
Others (beyond family):
- Future employment: 01
- Ownership of Business in own name
- Trade license of business in his own name
- Maintains books of record;
- Experience : 2 Yrs.

WEAKNESS

- Can not supply services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 328,851 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Fire.

Presented at 8th In-house Executive Social Business Design Lab
on August 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







Thank You