

# A Nabin Udyokta Project BABU TELECOM



Presented by :Md. Babul

NU Identified and PP Prepared by : Taposh Kumar Sharma

Verified By: Md. Ballal Hossain

Ramganj Unit  
Anchal-2

GRAMEEN TRUST



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Babul
Age	:	08/04/1988 ( Years-23)
Marital status	:	Married
Children	:	Son' s-02
No. of siblings:	:	Brothers-03; Sisters-03
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	Ful Banu
(iii) Father's name	:	Late Md. shajahan
(iv) GB member's info	:	Member since:30/06/2009 Branch: Nowaga,Ramgonj Centre no.04/1, Group:02Loanee No.3858/1,First loan:10,000/- Existing loan: 22,000 /- Outstanding: 13,290/-
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class Ten

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Mobile servicing
Trade License Number	:	136
Business Experiences and Training Info	:	8 Years . He got e training from his father shop .
Other Own/Family Sources of Income	:	His brother job holder and anther brother business man .
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	0104-003817
NU Project Source/Reference	:	GT Ramgonj Unit Office, Lakshmipur

## BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank Since 2009 . At first his mother took a loan amount of 10,000 BDT from Grameen Bank. NU's mother built their own house from the income of GB loan . NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	Babu Telecom
Address/ Location	:	Paniwala bazar,Ramgonj,Laxmipur .
Total Investment in BDT	:	1,75,000/-
Financing	:	Self BDT :1,25 ,000 (from existing business) - 71% Required Investment BDT : 50,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 7,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	02 months

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Item:</u>			
1.Mobile Set-Smile,Kingster,Symphony,Western	10,000		
2.Mobile Accessories – Head phone, Cover, Charger, battery, Display, Speaker, Charging port , memory card, blue tooth etc	30,000		
3.Mobile parts -	20,000		1,25,000
Present Stock: (*)			
1.Computer	25,000		
2.Mobile servicing machine	5,000		
3.Decoration	10,000		
4.Advance	25,000		
<b><u>Proposed Stock item: (**)</u></b>			
<b>1.Mobile item-</b> Kingster , Symphony, Walton		30,000	
<b>2.Mobile Accessories – Head phone cover ,Charger, battery,Disply, Speaker, Charging port ,memory card, blue tooth etc</b>		20,000	50,000
<b>Total Capital</b>	<b>1,25,000</b>	<b>50,000</b>	<b>1,75,000</b>

# PRESENT & PROPOSED INVESTMENT Breakdown

Annex-2



## PRESENT STOCK ITEMS

Product name with quantity	Amount
1.Mobile Set- Smile,Kingster,Symphony,Western	10,000
2.Mobile Accessories – Head phone,Caver,Charger,battery,Disply, Speeker, Charging fot,memory card,blue tooth etc	30,000
3.Mobile parts	20,000
4.Computer	25,000
5.Mobile servicing machine	5,000
6.Decoration	10,000
7.Advance	25,000
<b>Total Present Stock</b>	<b>1,25,000</b>

## PROPOSED ITEMS

Product name with quantity	Amount
<b>1.Mobile item-</b> Kingster , Symphony, Walton	30,000
<b>2.Mobile Accessories –</b> Head phone,Caver,Charger,battery,Di sply, Speeker, Charging fot,memory card,blue tooth etc	20,000
<b>Total proposed Stock</b>	<b>50,000</b>

# EXISTING BUSINESS OPERATIONS Info.



Sales Income (A)	1,500	45,000	5,40,000
<i>Less: Cost of sales (B)</i>	1,200	36,000	4,32,000
Profit (C) [C=(A-B)]	300	9,000	1,08,000
Income from mobile service (D)	400	12,000	1,44,000
<b>Gross Profit (E) [= (C+D)]</b>	<b>700</b>	<b>21,000</b>	<b>2,52,000</b>
<i>Less: Operating Costs</i>			
Electricity bill		700	8,400
Generator bill		300	3,600
Shop Rent		1,500	18,000
Mobile bill & Others		500	6,000
Present salary		7,000	84,000
Non Cash Item:			
Depreciation (3,750*15%+5,000*20%+10,000*10%)		480	5,760
<b>Total Operating Cost (F)</b>		<b>10,480</b>	<b>1,25,760</b>
<b>Net Profit (E-F):</b>		<b>10,520</b>	<b>1,26,240</b>



# FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Estimated Sales (A)</b>	2,000	45,000	5,40,000	2,500	75,000	9,00,000
<i>Less: cost of sales (B)</i>	1,200	36,000	4,32,000	2,000	60,000	7,20,000
<b>Profit (C) [C=(A-B)]</b>	400	9,000	1,08,000	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>
<b>Income from mobile service (D)</b>	400	12,000	1,44,000	500	15,000	1,80,000
<b>Gross Profit (E=C+D)</b>	<b>800</b>	<b>24,000</b>	<b>2,88,000</b>	<b>1,000</b>	<b>30,000</b>	<b>3,60,000</b>
<i>Less: Operating Costs</i>						
<b>Electricity bill</b>		700	8,400		800	9,600
Generator bill		300	3,600		400	4,800
<b>Shop Rent</b>		1,500	18,000		1,500	18,000
<b>Mobile &amp; Others</b>		600	7,200		700	8,400
<b>Salary (Self)</b>		7,000	84,000		8,000	96,000
<b>Non Cash Item:</b>						
<b>Depreciation Expenses</b>		480	5,760		480	5,760
<b>Total Operating Cost (F)</b>		<b>10,580</b>	<b>1,26,960</b>		<b>11,880</b>	<b>1,42,560</b>
<b>(Net Profit E-F) :</b>		13,420	1,61,040		18,120	2,17,440
<b>Pay Back</b>		30,000			30,000	
<b>Retained Income:</b>		1,31,040			1,87,440	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	0
1.2	Net Profit	1,61,040	2,17,440
1.3	Depreciation (Non Cash Item)	5,760	5,760
1.4	Opening Balance of Cash Surplus		<b>1,36,800</b>
	<b>Total Cash Inflow</b>	<b>2,16,800</b>	<b>3,60,000</b>
2.0	Cash Outflow		
2.1	Purchase of Cow	50,000	0
2.2	Payment of GB Loan	0	0
2.3	Investment Pay Back	30,000	30,000
	<b>Total Cash Outflow</b>	<b>80,000</b>	<b>30,000</b>
3.0	Net Cash Surplus	<b>1,36,800</b>	<b>3,30,000</b>

# SWOT Analysis



<b>STRENGTH</b> <ul style="list-style-type: none"><li>➤ Skilled &amp; 08 years experience</li><li>➤ Well known in local areas</li></ul>	<b>WEAKNESS</b> <ul style="list-style-type: none"><li>➤ Opponent in same areas</li><li>➤ Credit sale</li></ul>
<b>OPPORTUNITIES</b> <ul style="list-style-type: none"><li>➤ Center point for business holders</li><li>➤ Beside Main Road</li><li>➤ Huge Demand in locality</li></ul>	<b>THREATS</b> <ul style="list-style-type: none"><li>➤ Fire</li><li>➤ Theft</li><li>➤ Political unrest</li></ul>

# Photographs



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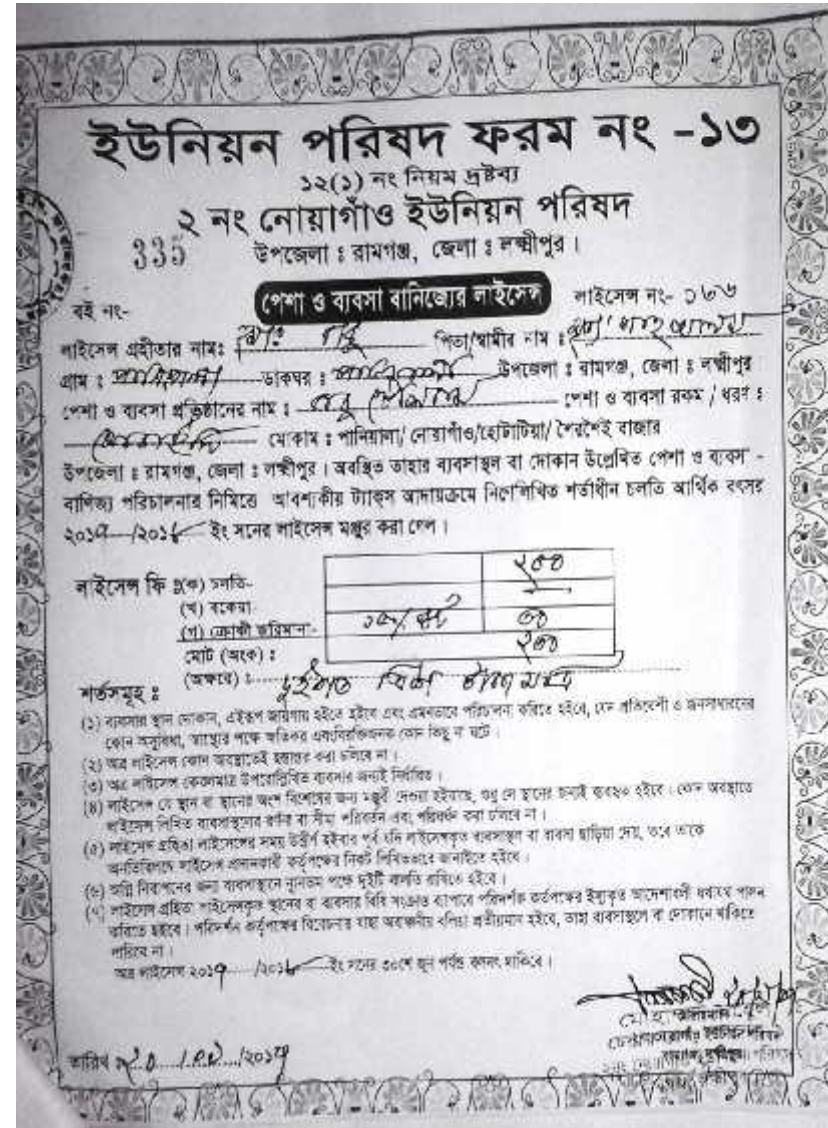
# Photographs



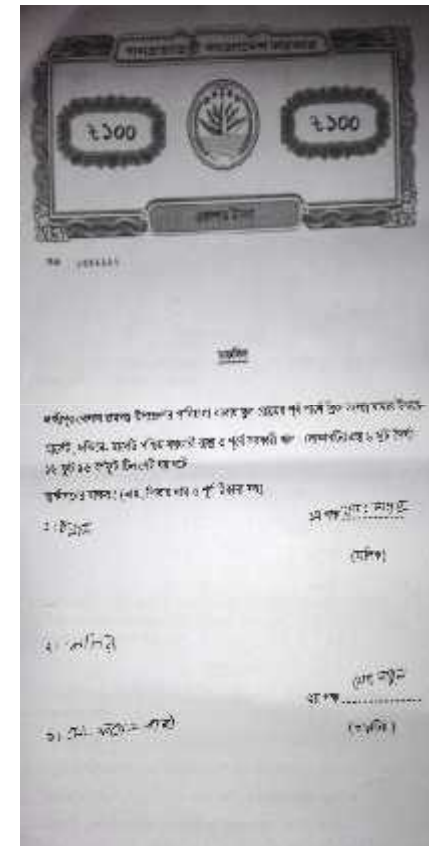
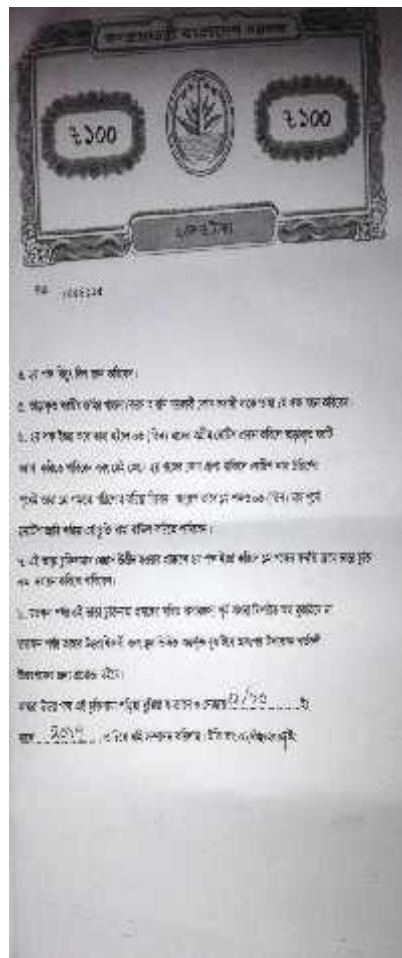
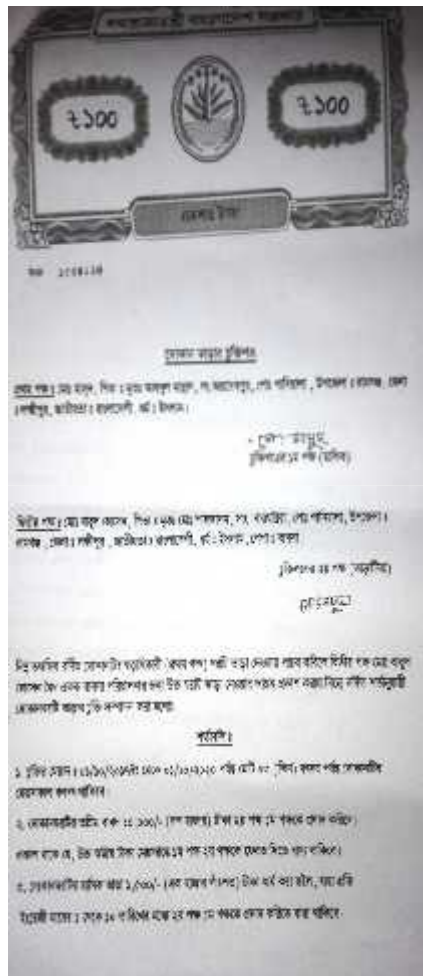
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