

M K TELECOM



29th SB Design Lab (executive session)
17th September, 2014 at Yunus Centre

Grameen Shakti SamaJik Byabosha Ltd.

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	MD KAMRUL HASAN
Age	:	07-061983 (31 Years)
Marital status	:	Married
Children	:	1
No. of siblings:	:	1 Brothers & 1 Sister
Address	:	Vill: Analia bari, P.O: Mogra P.S: Kalihati Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. REZIA BEGUM
(iii) Father's name	:	Mr. LATE NOYA MIA
(iv) GB member's info	:	Branch: Elenga Centre # 06 (Female), Member ID: 5383/3, Group No:06 Member since : 07-12-2010 <i>(4 Years)</i> , First loan: 10,000 taka.
Further Information:		Existing loan:. 21,000 Taka Outstanding: 11,24 Taka
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like BRAC, ASA, GB etc.	:	No
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Stock Business
Business Experiences and Training Info	:	Eight years experience in running business. He is now interested to scale up his business. 1 Year 3 Month Training, From Tangail
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01740-989583
Mother Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Rezia Begum is a member of Grameen Bank since 4 years. At first she was took 10,000 taka loan from Grameen Bank. Rezia Begum consecutively took loan from GB. Utilize loan in her stock business (rice, Jute, Mustard) & Agriculture. Finally, she is a successful member of Grameen Bank who is improve livelihood successive.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M K TELECOM
Address/ Location	:	Elenga College Road.
Total Investment in BDT	:	2,96,000 taka
Financing	:	Self BDT 1,46,000 (from existing business) 49% Required Investment BDT 1,50,000 (as equity) 51%
Present salary/drawings from business (estimates)	:	
Proposed Salary	:	5,000 Taka
Implementation		<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Mobile Charger, Headphone, Accessories etc.▪Average 20% gain on purchase.▪The Business will be increase from the second year 5% gradually.▪Existing one employee. One employee will be appointed after getting equity fund.▪The shop is rented.▪Collects goods from Gulistan, Dhaka & Tangail.

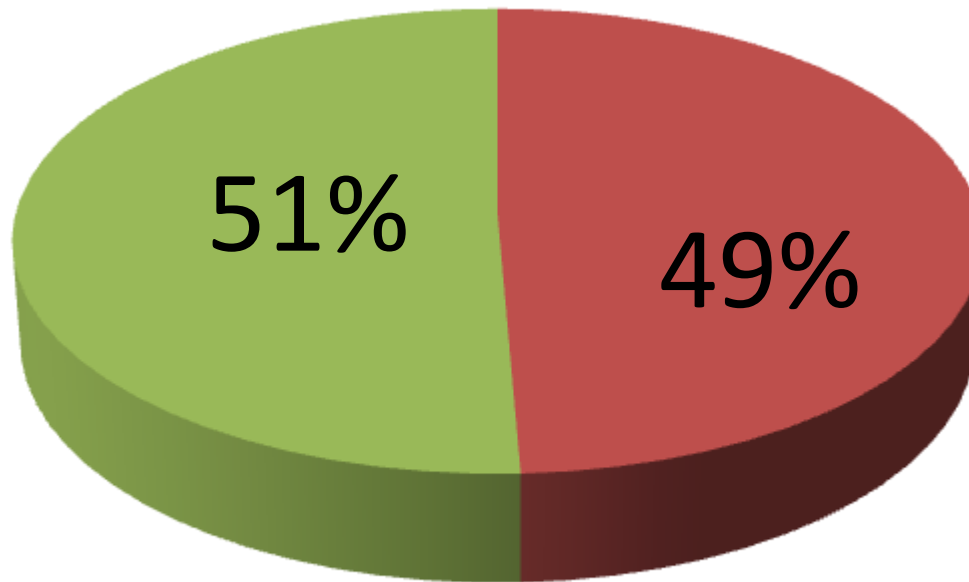
Existing Business			
BDT (TK)			
Particular	Daily	Monthly	Yearly
Revenue (sales)			
Mobile Accessories	1,200	36,000	432,000
Song Download	50	1,500	18,000
Mobile Parts	600	18,000	216,000
Mobile Servicing Charge	200	6,000	72,000
Total Sales (A)	2,050	61,500	738,000
Less. Variable Expense			
Mobile Accessories	1,000	30,000	360,000
Mobile Parts	500	15,000	180,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	550	16,500	198,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		600	7,200
Generator Bill		600	7,200
Guard		100	1,200
Transportation		800	9,600
Mobile Bill		1,000	12,000
Entertainment		400	4,800
Total fixed Cost (D)		5,500	66,000
Net Profit (E) [C-D]		11,000	132,000

Investment breakdown

Particulars	Existing	proposed	proposed Total
Battery, Charger, Headphone & Accessories	41,000	40,000	81,000
Mobile Parts	25,000	40,000	65,000
Mobile Phone (30)	-	70,000	70,000
Furniture	20,000	-	20,000
Computer	20,000	-	20,000
Security	40,000	-	40,000
Total	1,46,000	1,50,000	2,96,000

Source of Finance

- Entrepreneur's Contribution 146,000
- Investor's Investment 150,000
- Total 296,000



Financial Projection					
BDT (TK)					
Particular	Daily	Monthly	1st Year	2nd Year(+5%)	3rd year (+5%)
Revenue (sales)					
Mobile Accessories	1,800	54,000	648,000	680,400	714,420
Mobile Parts	1,200	36,000	432,000	453,600	476,280
Mobile Phone	2,750	82,500	990,000	1,039,500	1,091,475
Song Download	100	3,000	36,000	37,800	39,690
Mobile Servicing Charge	300	9,000	108,000	113,400	119,070
Total Sales (A)	6,150	184,500	2,214,000	2,324,700	2,440,935
Less. Variable Expense					
Mobile Accessories	1,500	45,000	540,000	567,000	595,350
Mobile Parts	1,000	30,000	360,000	378,000	396,900
Mobile Phone	2,500	75,000	900,000	945,000	992,250
Total variable Expense (B)	5,000	150,000	1,800,000	1,890,000	1,984,500
Contribution Margin (CM) [C=(A-B)	1,150	34,500	414,000	434,700	456,435
Less. Fixed Expense					
Rent		2,000	24,000	25,200	26,460
Electricity Bill		800	9,600	10,080	10,584
Generator Bill		600	7,200	7,560	7,938
Guard		100	1,200	1,260	1,323
Transportation		1,200	14,400	15,120	15,876
Salary (staff)		3,000	36,000	37,800	39,690
Salary (self)		5,000	60,000	63,000	66,150
Entertainment		500	6,000	6,300	6,615
Mobile & SMS Monitoring		1,200	14,400	15,120	15,876
Non Cash Item					
Depreciation		500	6,000	6,000	6,000
Total Fixed Cost		14,900	178,800	187,440	196,512
Net Profit (E) [C-D)		19,600	235,200	247,260	259,923
Investment Payback			60,000	60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit (Ownership Tr. Fee added back)	235,200	247,260	259,923
1.3	Depreciation (Non cash item)	6,000	6,000	6,000
1.4	Opening Balance of Cash Surplus		181,200	374,460
	Total Cash Inflow	391,200	434,460	640,383
2	Cash Outflow			
2.1	Purchase of Product	150,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3	Net Cash Surplus	181,200	374,460	580,383

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Credit Sales

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest
Local competitors;

Pictures





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ক্রমিক নং-

2446

এলেক্সা পৌরসভা

কালিহাতি, টাঙ্গাইল।

লাইসেন্স নম্বর

2886

সন : 2018-18

১৭-০২-২ সনের ৩২, এল. জি. নং সরকারী নোটিফিকেশন এবং ১৯৬০ সনের পৌর কর ধার্য আইনের বিধান মতে

ব্যবসা লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : এক্স এক হোমবাইল স্ট্রিক্টিয়া

প্রোথাইটার : হোং কাম্বল হাফান

ঠিকানা : কলকাতা হোম, এলেক্সা, কালিহাতি, টাঙ্গাইল।

ব্যবসার ধরণ : হোমবাইল হাফান স্ট্রিক্টিয়া

মেয়াদ উত্তীর্ণের তারিখ : ৩০ জুন ২০১৫ খ্রি: পর্যন্ত।

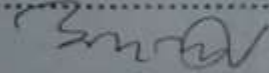
	গ্রেট	মেট টাকা
লাইসেন্স ফি		= 600/-
ভরিমানা		/
অন্যান্য		

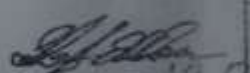
মেট টাকা : 600/-

কথায় : তিনশত টাকা মাত্র।

নতুন নবায়ন

লাইসেন্স পরিদপ্তর 2/8/18
এলেক্সা পৌরসভা


সচিব
এলেক্সা পৌরসভা


মেয়র
এলেক্সা পৌরসভা

PICTURE OF NOBIN UDYOKTA & MOTHER

