

Proposed NU Business Name: **Maa Bastraloy and Layma Telecom Center**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	A K M Rafiq Imran Vill: Khamar Dhanaruha, Union: 4 no. Muktinagar, Post: Khamar Dhanaruha, Upazila: Shaghata, District: Gaibandha.
Age	:	30 years
Marital status	:	Married
Children	:	1 (One) Daughter
No. of siblings:	:	02 Brothers
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. Lebu Begum
(iii) Father's name	:	Md. Ayub Hossain Mondal.
(iv) GB member's info	:	<i>Branch:</i> Muktinagar, Gaibandha. <i>Centre #</i> 04/Mo, <i>Loan no.:</i> 1342, Member since 09 May,1987. First loan: Tk. 5,000 Existing loan: Tk. 1,20,000, Outstanding: Tk. 12,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	7 years experience in selling cloths & mobile banking business & started this business with only Tk. 98,000 (ninety eight thousand) He has 7 days training on Fisheries from Somaj Kollan songoshta in Gaibandha.
Other Own/Family Sources of Income	:	His father's business & younger brother's job.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01712293890
NU's National ID No.	:	3218895115880
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Lebu Begum is a GB member since 1987 at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took loan several times and utilized it for her son business, purchasing cow, fishery, her children education and developing activities of the family.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Bastraloy and Layma Telecom Center</i>
Address/ Location	:	Kochua Bazar, Gaibandha
Total Investment in BDT	:	Tk. 664,000
Financing	:	Self Tk. 414,000 (from existing business) Investor tk. 250,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 5,000 (five thousand)
Proposed Salary	:	Taka 6,000 (six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 31%
(ii) Estimated % of proposed gross profit margin	:	On an average 31%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income from products	1,500	42,000	504,000
Commission from flexiload	54	1,512	18,144
Commission from Mobile banking	300	8,400	100,800
Commission from sales of Mobile set	100	2,800	33,600
Total Sales income & commission (A)	1,954	54,712	656,544
Less: Cost of Sales (B)	1,350	37,800	453,600
Gross Profit (C) [C=(A-B)]	604	16,912	202,944
Less: Operating Cost:			
Electricity bill		600	7,200
Generator bill		150	1,800
Shop Rent		700	8,400
Night Guard bill		130	1,560
Mobile bill		500	6,000
Conveyance		600	7,200
Present salary- (Self)		5,000	60,000
Salary (Assistant)		2,500	30,000
Non Cash Item:			
Depreciation Expenses		396	4,750
Total Operating Cost (D)		10,576	126,910
Net Profit (C-D):		6,336	76,034

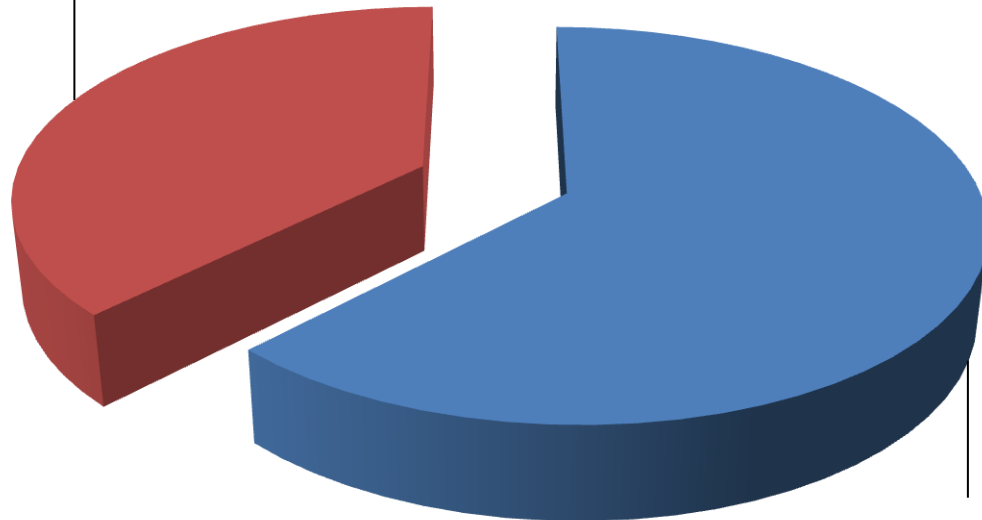
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Cloths (shirt piece, pant piece, readymate shirt-pant, panjabi, baby set, three piece & gaugh cloth ect.)	125,000	150,000	275,000
Investment in Mobile Banking (bKash, DBBL, mkash etc.)	150,000	-	150,000
Investment in Flexi-load & scratch card	23,000	-	23,000
Investment in Mobile set (Symphony, Micromax, Maximus, Nokia etc.)	26,000	100,000	126,000
Mobile set for Flexi-load & mobile banking	15,000	-	15,000
Furniture & Decoration	25,000	-	25,000
Advance for shop	50,000	-	50,000
Total Capital	414,000	250,000	664,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 414,000
- Investor's Investment BDT 250,000
- Total Capital BDT 664,000

Investor's
Investment 38%



Entrepreneur's
Contribution 62%

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 of products	2,550	71,400	856,800	2,805	78,540	942,480	3,086	86,394	1,036,728
Commission from flexiload	68	1,890	22,680	78	2,174	26,082	82	2,282	27,386
Commission from Mobile banking	360	10,080	120,960	382	10,685	128,218	401	11,219	134,628
Commission from sales of Mobile set	350	9,800	117,600	525	14,700	176,400	551	15,435	185,220
Estimated Total Sales income & commission (A)	3,328	93,170	1,118,040	3,789	106,098	1,273,180	4,119	115,330	1,383,963
Less: Cost of Sales (B)	2,295	64,260	771,120	2,525	70,686	848,232	2,777	77,755	933,055
Gross Profit (C) [C=(A-B)]	1,033	28,910	346,920	1,265	35,412	424,948	1,342	37,576	450,907
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Generator bill		150	1,800		150	1,800		150	1,800
Shop Rent		700	8,400		700	8,400		900	10,800
Night Guard bill		140	1,680		160	1,920		180	2,160
Mobile bill (SMS & Reporting)		600	7,200		620	7,440		650	7,800
Conveyance		700	8,400		800	9,600		900	10,800
Proposed Salary-Self		6,000	72,000		7,000	84,000		8,000	96,000
Salary (Assistant)		3,000	36,000		3,500	42,000		4,000	48,000
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Non Cash Item:									
Depreciation Expenses		396	4,750		396	4,750		396	4,750
Total Operating Cost (D)		14,053	158,630		15,793	189,510		17,743	212,910
Net Profit (C-D):		14,858	188,290		19,620	235,438		19,833	237,997
Retained Income:			188,290			423,728			661,725

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	250,000	-	-
1.2	Net Profit	198,290	255,438	257,997
1.3	Depreciation Expenses	4,750	4,750	4,750
1.4	Opening Balance of Cash Surplus	-	131,040	271,228
	Total Cash Inflow	453,040	391,228	533,975
2.0	Cash Outflow			
2.1	Product Purchases	250,000	-	-
2.2	Payback of Outstanding GB Loan	12,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	Total Cash Outflow	322,000	120,000	120,000
3.0	Total Cash Surplus	131,040	271,228	413,975

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 (7 yrs.)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 1075,725 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors;
- Seasonal effects.

Presented at 1st in house Social Business Design Lab
on March 08, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

বর্ষ বন্দর : ২০১৪-২০১৫

ট্রেড লাইসেন্স

৪নং মুক্তিগর ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নম্বর : ২৬

লাইসেন্সধারীর নাম :

শ্রী বুদ্ধানন্দ এনু লাইসেন্স (পলিফর্ম মেশিন) (প্রা. এ. কে. এম. রফিক ইমরান)

তারিখ : ৬/৮/১৪

পিতা/স্বামীর নাম :

শ্রী: আইয়ুব হোসেন

ঠিকানা :

কুম্ভা হাট

পেশার ধরন :

কাপড় এনু লাইসেন্স (গার্মেন্ট)

৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

৩০০০/-

(কথায় :

এক হাজার তিনশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসার/বৃত্তি/পেশা ৩০ জুন ২০১৫ইং তারিখে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ৬/৮/১৪

মোঃ আব্দুল হক প্রদান লাবু
চেয়ারম্যান
৪নং মুক্তিগর ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: এ কে এম রফিক ইমরান

Name: A K M Rafiq Imran

পিতা: মোঃ আইয়ুব হোসেন মন্ডল

মাতা: মোছাঃ লেবু বেগম

Date of Birth: 04 Dec 1983

ID NO: 3218895115880

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেওয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: খামার ধনাকুহা, খামার ধনাকুহা, ডাকঘর: খামার ধনাকুহা
৫৭৫০, সাঘাটা, গাইবান্ধা।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৫/০৯/২০০৮





Thank You