



Grameen Kalyan

Proposed NU Business Name: Shohel telecom .



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Motasim billah (Rabbi). Vill: Rogurampur, Post: Somvugonj, Upazilla : Sador, District: Mymensingh.
Age	: 20 Years
Marital status	: Single.
No. of siblings:	: Three (3) Brothers & Two (2) Sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Most. Nurjahan Begum. : Md. Nurul Islam. : Branch: Charniloxia, Group # 04, Centre # 34/M, Loan no. 2562/1, Member since: 2010, First loan: Tk. 5,000, Existing loan: 40,000, Outstanding: 35,000.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: NU. : No : Nil : Nil : Nil
Education, till to date	: Eight.

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	He has no formal training but he is doing this business since last three years.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01711236945
Birth Certificate	:	19956115240000028
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 5,000 (Five Thousand) and used the money in household development. Subsequently several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	<i>Shohel Telecom Center.</i>
Address/ Location	:	Shamvugong, Sador, Mymensingh
Total Investment	:	BDT = 2,90,000
Financing	:	Self financing: BDT = 1,90,000 (Existing Business & Cash) Required Investment: BDT = 1,00,000 (as equity)
Present salary/drawings from business	:	Nil.
Proposed Salary	:	BDT= 6,000 (Six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The project will be start with having a mobile shop & servicing center; ➤ Around 13% gross profit from mobile phone set and accessories sales & 70% for servicing is estimated; ➤ Estimated sales is about @ Tk. 4,000. per day and expected income from services is Tk. 500 per day; ➤ Income From B-Kash & Flexi is about 426 Tk Per day; ➤ One employee salary Tk.5000 per month; ➤ Pay back period is 2 years; ➤ Existing Business so fund need to increase the volume of existing product.

EXISTING BUSINESS OF NOBIN UDYOKTTA

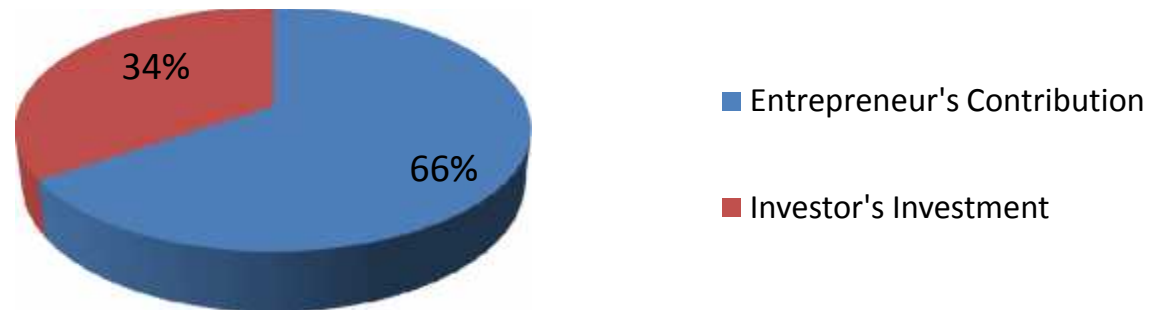
Particulars	Existing Business		
	Daily	Monthly	Yearly
Mobile accessories sales	2,000	50,000	600,000
Income From B-Kash & Flexi	240	6,000	72,000
Income From Mobile Servicing	400	10,000	120,000
(A) Total Revenue	2,640	66,000	792,000
Cost of Mobile accessories Sales	1,700	42,500	510,000
Cost of Mobile Servicing	120	3,000	36,000
Cost of Sales (B)	1,820	45,500	546,000
Gross profit (GP) [C=(A-B)]	820	20,500	246,000
<u>Less: Operating Costs:</u>			
Electricity bill		1,000	12,000
Shop rent		1,000	12,000
Night guard bill		80	960
Transportation		1,000	12,000
Mobile bill		500	6,000
Wages (1*5000) Monthly		5,000	60,000
Other Expenses	20	500	6,000
Non Cash Item:			-
Depreciation Expenses		1,000	12,000
Total Operating Cost (D)		10,080	120,960
(C-D) Net Profit:		10,420	125,040

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)		Total Cost (BDT) (1+2)
		NU	Investor	
Shop Advance	15,000	-	-	15,000
Furniture	25,000	-	-	25,000
Machinaries For Servicing	10,000	-	-	10,000
MobilePhone, Samphony (Nokia, Walton etc.)	-	20,000	40,000	60,000
Buy New battery for Sell	5,000	5,000	5,000	15,000
Buy New Charger for Sell	5,000	5,000	10,000	20,000
Mobile caching	10,000	5,000	5,000	20,000
B-Kash & Flexi Load	60,000	-	35,000	95,000
Other Materials	-	5,000	5,000	10,000
Cash in Hand	20,000			20,000
Total	150,000	40,000	100,000	290,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	190,000	66
Investor's Investment	100,000	34
Total Investment	290,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Mobile accessories sales	4,000	100,000	1,200,000	4,400	110,000	1,320,000
Income From B-Kash & Flexi	426	10,650	127,800	469	11,715	140,580
Income From Mobile Servicing	500	12,500	150,000	550	13,750	165,000
(A) Total Revenue	4,926	123,150	1,477,800	5,419	135,465	1,625,580
Cost of Mobile accessories Sales	3,480	87,000	1,044,000	3,828	95,700	1,148,400
Cost of Mobile Servicing	150	3,750	45,000	165	4,125	49,500
Cost of Sales (B)	3,630	90,750	1,089,000	3,993	99,825	1,197,900
Gross profit (GP) [C=(A-B)]	1,296	32,400	388,800	1,426	35,640	427,680
Less: Operating Costs:						
Electricity bill		1,200	14,400		1,320	15,840
Transportation		1,500	18,000		1,650	19,800
Stationary		100	1,200		110	1,320
Shop Rent		1,000	12,000		2,000	24,000
Night Guard bill		80	960		80	960
Wages (1*5000) Monthly		5,000	60,000		5,500	66,000
Proposed salary-self		6,000	72,000		7,500	90,000
Mobile bill		500	6,000		550	6,600
Other Expenses		1,000	12,000		1,100	13,200
Non Cash Item:						
Depreciation Expenses		1,000	12,000		1,100	13,200
Total Operating Cost (D)		17,380	208,560		20,910	250,920
(C-D) Net Profit		15,020	180,240		14,730	176,760
Retained Income:			180,240			176,760

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

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

	Year (1)	Year (2)
<u>Cash inflow:</u>		
Opening Balance	20,000	280,240
Capital Infusion by Udyokta	40,000	-
Capital Infusion by Investor	100,000	-
Sales	1,477,800	1,625,580
Total Receipts	1,637,800	1,905,820
<u>Cash Outflow:</u>		
Cost of goods sold	1,089,000	1,197,900
Operating expenses	208,560	250,920
Return to Investor (Including Transfer fee)	60,000	60,000
Total payment	1,357,560	1,508,820
Closing Balances	280,240	397,000

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 01<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Skill & experience.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital;<input type="checkbox"/> Can not Supply Product as per demand;<input type="checkbox"/> Local Competitors.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer;<input type="checkbox"/> Local demand;<input type="checkbox"/> Pay back period two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire.

Presented at 08th Ex. SB Design Lab on 14th October,
2015 at Grameen Kalyan.

Thank you

Pictures

My Shop and me









Trade License

বিশ্ববিদ্যালয় রাস্থা পরিষদ

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ

সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় বেজিস্টার

ইউনিয়ন পরিষদ করম নং ১৩ অনুযায়ী

১৯১৩

ক্রমিক নং

লাইসেন্স নং ৫১৬

নবায়ন নং ৫৬,০৬,০০

ট্রেড লাইসেন্স

বহি নং ০৬

স্বাক্ষর প্রতিষ্ঠানের নাম : আব্দুল টেমিকার

মালিকের নাম : শ্রীঃ আব্দুল হামিদ মিয়াহ

মোকদ্দম/ স্থান : গ্রাম : শাল্লাহাঙ্গা/ মাদারগাও/ মাদার আবাস : শাল্লাহাঙ্গা/ মাদারগাও/ মাদার আবাস : শাল্লাহাঙ্গা/ মাদারগাও/ মাদার

উপজেলা : সরদী, জেলা : ময়মনসিংহ

পিতা/ স্বামীর নাম : আব্দুল মুসলিম ইসলাম আব্দুল মুসলিম ইসলাম

তাহার নিকট থেকে : ৬০০৬ টাকা (কথায় : ছয় হাজার)

মাত্র কুমিল্লা শহীয়া ৭নং চরনিলক্ষীয়া এলাকায় স্থাপন করা হইবে।

লাইসেন্সের শর্তাবলী : সংসারণ

লাইসেন্সের মেয়াদ : ৩০,০৬,১০১৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্দিষ্ট সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

পূর্ব চেয়ারম্যান শ্রীঃ আব্দুল হামিদ মিয়াহ

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ

সদর, ময়মনসিংহ

* সময়মত টাকা দিও। * দুটি সপ্তাহই মধ্যে।
 * লিখিত সওয়াল করা হইলে তাতে পরামর্শ।
 * লাইসেন্সের শর্তাবলী পূরণ করুন। * অসম্মত হইলে তাতে পরামর্শ।
 * পূর্ব বাতিল, পরিবেশ হ্রাসন।

Thank You