



**Grameen Kalyan**

**Proposed NU Business Name : Mobile care  
video & computer solution**



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md . Abdul Jobber . Vill: Dorbeshpur (Shimulia), Post: Swastipur, Upazilla : Kushtia, District: Kushtia
Age	:	18 Years
Marital status	:	Single.
No. of siblings:	:	4 (Four) brothers .
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info  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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst.Aynunaher</p> <p>Md. Osman goni .</p> <p>Branch: Alampur, Group # 08, Centre # 21/M, Loan no.: 2599/1, Member since: 2000, First loan: Tk. 10,000, Last loan: 10000/-, Outstanding: All paid</p> <p>Entrepreneur</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Ten

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Mobile servicing & video editing business .
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	3 (Three) years experiences in this business. Started business with BDT 20,000/- (Twenty thousand).
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01933175561
National ID number	:	15017918053774
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT 10,000 (Ten thousand) and bought a Cow. Subsequently she borrowed loan from GB for several times for different activities like including house loan.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Mobile care video &amp; computer solution.</b>
Address/ Location	:	Horinarayanpur,
Total Investment in BDT	:	<b>BDT : 2,47,000/-</b>
Financing	:	Self BDT : <b>1,47,000/-</b> (from existing business) Required Investment <b>BDT: 1,00,000/-</b> (as equity)
Present salary/drawings from business	:	BDT <b>2,000/-</b> (Two thousand)
Proposed Salary	:	BDT. 2000/-(Two thousand)
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> <li>➤ The project will start with having a Mobile care video &amp; computer solution shop .</li> <li>Sales Computer <b>items</b> : Mother board, mouse, Key-boards, hard disk ,ram, rum, LCD monitor, Etc.</li> <li>➤ Estimated sales is BDT. Tk. 27,000/- Monthly.</li> <li>➤ Estimated gross profit is 70% on video editing.</li> <li>➤ Estimated gross profit is 20% on computer items sales</li> <li>➤ Estimated gross profit is 70% on Mobile servicing .</li> <li>➤ Payback period is estimated 2 years</li> <li>➤ Expected date to start the project in November -2015</li> </ul>

# *INFO ON EXISTING BUSINESS OPERATIONS*

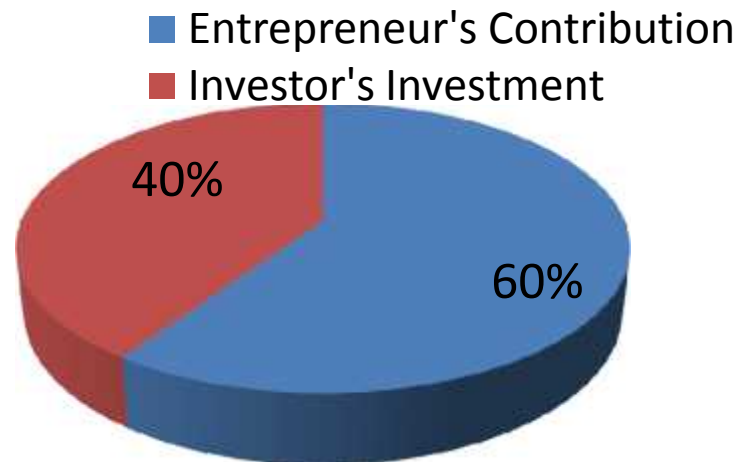
Particulars	Existing Business (BDT)		
	Weekly	Monthly	Yearly
<b>Revenue</b>			
Sales (Vedio editing)	0	5,000	60,000
Sales (Mobile servicing)	3,000	12,000	144,000
<b>(A) Total Revenue :</b>	<b>3,000</b>	<b>17,000</b>	<b>204,000</b>
<b>Less: Cost of sales:</b>			
<b>Cost of sales ( Vedio editing )</b>	<b>0</b>	<b>1500</b>	<b>18000</b>
<b>Cost of sales(Mobile servicing )</b>	<b>900</b>	<b>3600</b>	<b>43200</b>
<b>(B) Total cost of sales :</b>	<b>900</b>	<b>5100</b>	<b>61200</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>2,100</b>	<b>11,900</b>	<b>142,800</b>
<b>Less: Operating Costs:</b>			
Electricity bill		600	7,200
Shop Rent		1000	12,000
Employee-1		3000	36,000
Mobile bill		300	3,600
Present salary/Drawings-self		2,000	24,000
Other Expenses		150	1,800
<b>Non Cash Item:</b>			
Depreciation Expenses		1275	15,300
<b>Total Operating Cost (D)</b>		<b>8,325</b>	<b>99,900</b>
<b>(C-D)Net Profit:</b>		<b>3,575</b>	<b>42,900</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business	Proposed (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
<b>Investments in different categories:</b>				
Computer Items: ( Mother board, mouse, Key-board, hard disk ,ram, rom, LCD monitor, Etc)	0	0	100,000	100,000
Computer ( Desktop 2ps & Laptop 1ps)	60,000	0	0	60,000
Video Camera ( 4ps)	40,000	0	0	40,000
Fan 2ps	2,000	0	0	2,000
Mobile servicing Machine ( Hot gun, power supply etc)	15,000	0	0	15,000
Shop security	25,000	0	0	25,000
Cash in hand	5,000	0	0	5,000
<b>Total Capital</b>	<b>147,000</b>	<b>0</b>	<b>100,000</b>	<b>247,000</b>

# Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	147,000	60
Investor's Investment	100,000	40
Total Investment	247,000	100





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
<b>Revenue</b>						
Earn (Video editing)	0	5,000	60,000	0	5,500	66,000
Sales (Computer items)	2,000	8,000	96,000	2,200	8,800	105,600
Earn (Mobile servicing)	3,500	14,000	168,000	3,850	15,400	184,800
<b>(A) Total Revenue</b>	<b>5,500</b>	<b>27,000</b>	<b>324,000</b>	<b>6,050</b>	<b>29,700</b>	<b>356,400</b>
<b>Less: Cost of sales</b>						
Cost of Earn (Video editing)	0	1,500	18,000	0	1,650	19,800
Cost of sales(Computer items)	1,600	6,400	76,800	1,760	7,040	84,480
Cost of Earn (Mobile servicing)	1,050	4,200	50,400	1,155	4,620	55,440
<b>(B) Total cost of sales</b>	<b>2,650</b>	<b>12,100</b>	<b>145,200</b>	<b>2,915</b>	<b>13,310</b>	<b>159,720</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>2,850</b>	<b>14,900</b>	<b>178,800</b>	<b>3,135</b>	<b>16,390</b>	<b>196,680</b>
<b>Less: Operating Costs:</b>						
Electricity bill		600	7,200		660	7,920
Shop Rent		1000	12,000		1100	13,200
Proposed salary-self		2000	24,000		2000	24,000
Employee -1		3000	36,000		3000	36,000
Mobile bill (SMS & Reporting inclusive)		300	3,600		330	3,960
Other Expenses		150	1,800		165	1,980
<b>Non Cash Item:</b>						
Depreciation Expenses		1275	15,300		1403	16,830
<b>Total Operating Cost (D)</b>		<b>8325</b>	<b>99900</b>		<b>8658</b>	<b>103,890</b>
<b>(C-D)Net Profit:</b>		<b>6,575</b>	<b>78,900</b>		<b>7,733</b>	<b>92,790</b>
<b>Retained Income:</b>			<b>78,900</b>			<b>92,790</b>

**Notes:** 1. Agreed Grace period: Three Months.

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

# ***CASH FLOW PROJECTION ON BUSINESS PLAN***

## ***(REC. & PAY.)***

	<i><b>Year 1</b></i>	<i><b>Year 2</b></i>
<b>Cash inflow:</b>		
Opening Balance	5,000	123,900
Capital Infusion by Investor	100,000	-
Sales	324,000	356,400
<b>Total Receipts</b>	<b>429,000</b>	<b>480,300</b>
<b>Cash Outflow:</b>		
Cost of goods sold	145,200	159,720
Operating expenses	<b>99,900</b>	<b>103,890</b>
Return to investor	60,000	60,000
<b>Total payment</b>	<b>305,100</b>	<b>323,610</b>
<b>Closing Balances</b>	<b>123,900</b>	<b>156,690</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 1 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Reputation;</li><li><input type="checkbox"/> Ownership in his own name;</li><li><input type="checkbox"/> Keeping books of record.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Investor's money will be payback in two years.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor;</li><li><input type="checkbox"/> Credit Sales.</li></ul>

# Pictures

# My Mather and me

















# Trade License

ইউনিয়ন পরিষদের ৭নং ফরম  
১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং  
692

ট্রেড লাইসেন্স  
নং হরিনারায়ণপুর ইউনিয়ন পরিষদ

বহি নং - ৭১ উপজেলাঃ- কুষ্টিয়া সদর, জেলাঃ- কুষ্টিয়া।

লাইসেন্স নং : ৭১ ৬৩২/২০১৫/২০১৬  
তারিখ : ২২/০৭/২০১৬

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম ক্রমিক শ্রম কোষ, ডি ডিও এনও বঙ্গিয়া টোপ, মনিউমেন্ট

পিতা / স্বামী / মালিকের নাম শ্রীঃ মোঃ জাঙ্গুল হুসেইন

ঠিকানা হরিনারায়ণপুর পুর, বঙ্গিয়া জেলাঃ- কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি ফার্মাটোপ কোম্পানী ষোলোটি বিক্রেতা

বৈধ বা বলবৎ থাকার সময় (বৎসর) ২০১৫/২০১৬ ইতে ০৭ মাসে জুন

লাইসেন্সের মেয়াদ ৩১/৭/২০১৬ ইতে ৩০/৬/২০১৬ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ৩০০/২  
কথায় ত্রিশশত টাকা মাত্র

এস. এম. মোস্তাফিজুর রহমান  
১২ নং হরিনারায়ণপুর ইউনিয়ন পরিষদ  
উপজেলাঃ- কুষ্টিয়া সদর জেলাঃ- কুষ্টিয়া।

সময়মত ট্যাক্স পরিশোধ করুন।

Presented at 8<sup>th</sup> Executive SB Design Lab on 14<sup>th</sup>  
October, 2015 at Grameen Kalyan.

Thank you