

# HANIF MOBILE SERVICING CENTRE



NU identified &PP prepared by: Abul Hasnat

Project visited &verified by-Mr. Nazrul Islam

Project Finalized by- GT SB unit

**(A Nobin Udyokta Project)**

**Presented by- Md. Hanif Hossain**

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

Name	:	Md.Hanif Hossain(Sagor)
Age	:	30 years
Marital status	:	Married
Children	:	-
No. of siblings:	:	4 Brothers,4 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Ayesha Begum
(iii) Father's name	:	Late Md.Abdul Mannan Sheikh
(iv) GB member's info	:	Branch: Bagadi Centre # 64/m, Loan no.6965, Member since 1997, First loan: Tk.3,000/- Existing loan: Tk. 20,000/-, Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment	:	Postponed due to death of father.
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Ten

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

Present Occupation	:	Business
Business Experiences and Training Info	:	<b>More than 8 years.</b> <b>Previously worked in Dhaka in different mobile shop &amp; accessories centre.</b>  <b>Trade license: 00688</b>
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Torpurchondi Unit, Chandpur

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

NU's Mother has been a member of Grameen Bank since 1997 (17 years). At first she took a loan amounting 3,000 taka from Grameen Bank. By using GB Loan they built residential place, bought land, started business. Using the income from GB loan they able to lead their daily life activities and other basic necessities.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Hanif Mobile Servicing Centre
Address/ Location	:	Holding No:365,J.M.Sen Gupta Road,Chandpur
Total Investment in BDT	:	3,60,000
Financing	:	Self BDT 1,60,000(from existing business) 44 % Required Investment BDT 2,00,000 (as equity) 56 %
Present salary/drawings from business	:	9,950 (existing net profit)
Proposed Salary		<b>10,000</b>
Proposed Business Implementation Plan	:	<b>20%</b>
(i) % of present gross profit margin		
(ii) Estimated % of proposed gross profit margin		<b>20%</b>
(iii) Agreed grace period		<b>11 Month</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	1500	45000	540000
<b>Less: Cost of sales (B)</b>	1200	36000	432000
<b>Gross Profit (C) [C=(A-B)]</b>	300	9000	1,08,000
<b>Income from flexi load &amp; others</b>	250	7,500	90,000
<b>Total Gross profit(c+d)</b>	550	16500	1,98,000
<b>Less: Operating Costs</b>			
Electricity bill		1,200	14,400
Generator bill		300	3,600
Shop Rent		2,000	24,000
Night Guard bill		50	600
Entertainment		500	6,000
Mobile bill		900	10,800
Internet Bill		1,200	14,400
Others cost		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		200	2,400
<b>Total Operating Cost (D)</b>		<b>6,550</b>	<b>78,600</b>
<b>Net Profit (C-D):</b>		<b>9950</b>	<b>1,19,400</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) Different kind of stock items(Existing): Mobile flashbox+Cable =15,000  a) Battery+charger+casing+Flip cover+back Cover+pendrive+Battery charger+kot charger+l.e.d light+charge light+remote controller+multiplug+card reader+headphone = 100000 Hoper box =13,000 computer(2) =32,000 Flexiloads =10,000 others =5,000	1,60,000		
(ii)Proposed items: Scanner+printer =25,000 Mobile set =1,00,000 Electrical items =25000 Mobile accessories =50000		2,00,000	
<b>Total Capital</b>			<b>3,60,000</b>

# 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 (A)	3600	108000	1188000	3700	111000	1332000	3800	114000	1368000
<i>Less: cost of sales (B)</i>	<b>2850</b>	<b>85500</b>	<b>950400</b>	<b>2900</b>	<b>87000</b>	<b>1044000</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>
Gross Profit (C) [C=(A-B)]	750	22500	237600	800	24000	288000	800	24000	288000
Income from flexi& others	250	7500	90000	250	7500	90000	300	9000	108000
Gross profit(c+D)	1000	30000	360000	1050	31500	378000	1100	33000	396000
<b>Less: Operating Costs</b>									
Electricity bill		<b>1200</b>	<b>14400</b>		<b>1,200</b>	<b>14400</b>		<b>1300</b>	<b>15600</b>
Generator		<b>300</b>	<b>3600</b>		<b>300</b>	<b>3600</b>		<b>350</b>	<b>4200</b>
Shop Rent		<b>2000</b>	<b>24000</b>		<b>2,000</b>	<b>24000</b>		<b>3000</b>	<b>36,000</b>
Night Guard bill		50	600		50	600		60	720
Entertainment		500	6000		500	6000		500	6000
Mobile Bill (SMS & Reporting inclusive)		100	1200		1,00	1,200		100	12,00
Proposed Salary- Self		10000	120000		10,000	1,20,000		10,000	1,20000
Proposed Salary- Staff (1 )		5000	60000		5500	66000		6,000	72,000
Internet Bill		1200	14400		1200	14400		1200	14400
Others		200	2400		200	2400		200	2400
<b>Non Cash Item:</b>									
Depreciation Expenses		1000	12000		1000	12000		1000	12000
<b>Total Operating Cost (D)</b>		<b>21550</b>	<b>258600</b>		<b>22050</b>	<b>264600</b>		<b>23710</b>	<b>411960</b>
<b>(Net Profit C-D) :</b>		<b>8450</b>	<b>101400</b>		<b>9450</b>	<b>113400</b>		<b>9290</b>	<b>111480</b>
<b>Payback to GT</b>			<b>70000</b>			<b>85000</b>			<b>85000</b>
<b>Retained Income:</b>			<b>31400</b>			<b>28400</b>			<b>26480</b>



# SWOT ANALYSIS

## **S**TRENGTH:

- Long standing relationship with Grameen Bank
- Located in crowdy public place surrounded by educational institutions, Govt offices
- Local clients will get easy services at near location availably.

## **W**EAKNESS

lack of investment

## **O**PPORTUNITIES

Create new employment in future.  
Social media access to grab clients

## **T**HREATS

theft  
load shedding  
political unrest as hartal

Pictures



Mar del Plata  
Riñe Beach  
ARGENTINA AMÉRICA DEL SUR





Presented at 32 SB Executive Design Lab on  
September 29 at YC

*Thank you*

**For Further Information-**

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