

**Proposed NU Business Name : M/S Harun Mobile Servicing Centre & Telecom**



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

Name and address	:	<b>Md. Harun Ar Rashid</b> Vill: Kebol kreshno, Union: Gonaigash, Post: Jummahat, Upazila: Ulipur, District: Kurigram.
Age	:	24 Years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	1 (One) Brother and 1 (One) Sister
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. Hasna Begum
(iii) Father's name	:	Md. Aminul Islam
(iv) GB member's info	:	<i>Branch: Bazra, Ulipur, Centre # 54/Mo Loan no.: 6602, Member since 2004, First loan: Tk. 3,000/- Existing loan: 27,000 , Outstanding loan: 22,842</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Nine
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	09 (Nine) years experience in this business. He started this business only with Tk. 60,000.  : He has on hand training (1 Year).
Other Own/Family Sources of Income	:	His father's income from agriculture and mechanic
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01729488210
NU's National ID No.	:	19884919455000040
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Hasna Begum is a GB member since 2004, at first she took GB loan BDT 3,000(Three thousand).
- Gradually she took GB loan several times and utilized it by assisting her son in business.
- Finally GB loan helped her to improve her economic condition & livelihood within expanding the existing business of her son.

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

Business Name	:	<b>M/S Harun Mobile Servicing Centre &amp; Telecom</b>
Address/ Location	:	Jumma hat, Ulipur, Kurigram
Total Investment in BDT	:	Tk. 215,000
Financing	:	Self Tk. 115,000 (from existing business) Required Investment Tk. 100,000(as equity)
Present salary/drawings from business	:	Taka 6,500 (Six thousand five hundred)
Proposed Salary (estimates)	:	Taka 6,500 (Six thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products sales 20%, servicing 70%, song download 100%
(ii) Estimated % of proposed gross profit margin	:	On products sales 20%, servicing 70%, song download 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	



# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	450	12,600	151,200
Sales income from song download	40	1,120	13,440
Sales income from servicing	400	11,200	134,400
<b>Total Sales income (A)</b>	<b>890</b>	<b>24,920</b>	<b>299,040</b>
Less: Cost of Sales of products	360	10,080	120,960
Less: Cost of servicing	120	3,360	40,320
<b>Less: Total cost of Sales (B)</b>	<b>480</b>	<b>13,440</b>	<b>161,280</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>410</b>	<b>11,480</b>	<b>137,760</b>
<b>Less: Operating Cost:</b>			
Electricity bill		600	7,200
Generator bill		120	1,440
Mobile bill		500	6,000
Night Guard bill		30	360
Conveyance		1,000	12,000
Present Salary (Self)		6,500	78,000
Other Cost (stationary & Entertainment etc.)		450	5,400
<b>Non Cash Item:</b>			
Depreciation Expenses		1,230	14,763
<b>Total Operating Cost (D)</b>		<b>10,430</b>	<b>125,163</b>
<b>Net Profit (C-D):</b>		<b>1,050</b>	<b>12,598</b>

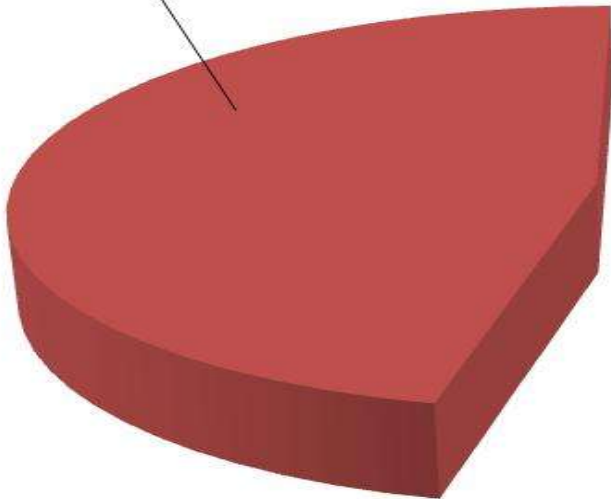
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( battery, kaching, charger, amplifare, usp cable, speaker, head phone, mobile cover, mobile back part, glass paper, card reader, switch, tv ic, audio ic and memory card etc)	Investment in products ( mobile accessories - battery, kaching, charger, head phone, mobile cover, mobile back part, glass paper, card reader, switch and memory card and servicing products etc)	33,166	88,500	121,666
Investment in Machineries (mike set, battery charger machine, chine software box, nokia software cable, tool box, power supply andhot gun, tatal etc)	Investment in Machineries ( mirackal software box - china)	46,750	11,500	58,250
Investment in computer ( cpu, led monitor, ups and key board )		30,000		30,000
Cash in hand		1,446		1,446
Debtors		1,080		1,080
Creditors		(7,100)		(7,100)
Investment in shop		20,000		20,000
Investment in Decoration		12,500		12,500
Grameen Bank Outstanding Loan		(22,842)		(22,842)
<b>Total Capital</b>		<b>115,000</b>	<b>100,000</b>	<b>215,000</b>

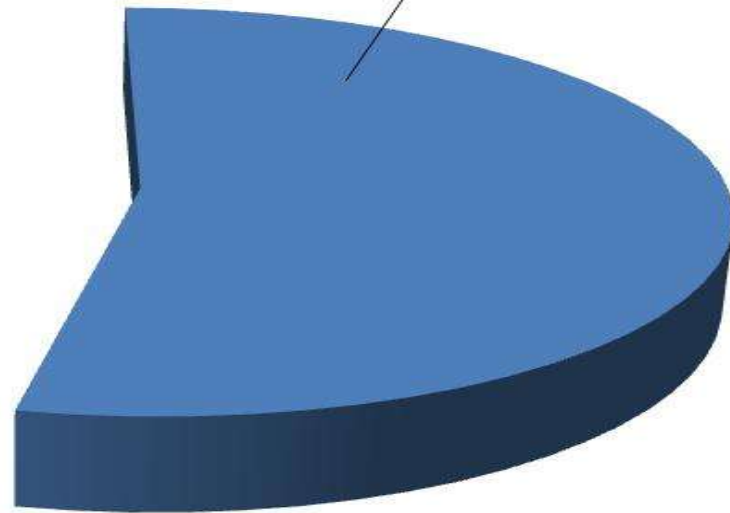
# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 115,000
- Investor's Investment BD 100,000
- Total Capital BDT 215,000

Investor's  
Investment 47%



Entrepreneur's  
Contribution 53%





# ***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 income from products	850	23,799	285,587	977	27,369	328,425	1,026	28,737	344,846
Estimated sales income from song download	50	1,400	16,800	55	1,540	18,480	58	1,617	19,404
Estimated sales income from servicing	550	15,400	184,800	605	16,940	203,280	635	17,787	213,444
<b>Total estimated Sales income (A)</b>	<b>1,450</b>	<b>40,599</b>	<b>487,187</b>	<b>1,637</b>	<b>45,849</b>	<b>550,185</b>	<b>1,719</b>	<b>48,141</b>	<b>577,694</b>
Less: Cost of Sales of products	680	19,039	228,469	782	21,895	262,740	821	22,990	275,877
Less: Cost of servicing	165	4,620	55,440	182	5,082	60,984	191	5,336	64,033
<b>Less: Total cost of Sales (B)</b>	<b>845</b>	<b>23,659</b>	<b>283,909</b>	<b>963</b>	<b>26,977</b>	<b>323,724</b>	<b>1,012</b>	<b>28,326</b>	<b>339,910</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>605</b>	<b>16,940</b>	<b>203,277</b>	<b>674</b>	<b>18,872</b>	<b>226,461</b>	<b>708</b>	<b>19,815</b>	<b>237,784</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Generator bill		120	1,440		120	1,440		120	1,440
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		900	10,800
Night Guard bill		50	600		70	840		90	1,080
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		6,500	78,000		7,000	84,000		7,500	90,000
Other Cost		500	6,000		550	6,600		600	7,200
<b>Non Cash Item:</b>									
Depreciation Expenses		1,374	16,488		1,374	16,488		1,374	16,488
<b>Total Operating Cost (D)</b>	-	<b>12,211</b>	<b>142,528</b>	-	<b>13,481</b>	<b>161,768</b>	-	<b>14,751</b>	<b>177,008</b>
<b>Net Profit (C-D):</b>	-	<b>4,729</b>	<b>60,750</b>	-	<b>5,391</b>	<b>64,693</b>	-	<b>5,065</b>	<b>60,776</b>
<b>Retained Income</b>			<b>60,750</b>			<b>125,443</b>			<b>186,220</b>

**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 STATEMENT**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	64,750	72,693	68,776
1.3	Depreciation Expenses	16,488	16,488	16,488
1.4	Opening Balance of Cash Surplus	-	34,395	75,576
	<b>Total Cash Inflow</b>	<b>181,237</b>	<b>123,576</b>	<b>160,840</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	22,842	-	-
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>146,842</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>34,395</b>	<b>75,576</b>	<b>112,840</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Nine years experience

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 301,220 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors;
- Fire;
- Political unrest.

Presented at 4<sup>th</sup> In-house Executive Social Business Design Lab  
on March 31, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures

এখানে  
চার্জার  
ব্যাটারি  
হোমোপ্যাথী  
কেচিং  
যাবজ্জী  
মোবাইল  
খরিদা যায়।

হারুন মোবাইল সার্ভিস

হারুন মোবাইল সার্ভিস  
এখানে হার্ডওয়্যার ও সফটওয়্যার এর মাধ্যমে মোবাইল  
সার্ভিস সহ ডাটা লোড করা হয়।



















**Thank You**