



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name: **Maa Baba Mobile Servicing***
*Business Category: **Telecom and IT Support***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Palash Vill: Vhabicha, Union: 32 no Vhabicha, Post: Vhabicha, Upazila: Niamatpur, District: Nagaon.
Age	:	27 Years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Sister and 01 (One) Brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Pronati Rani
(iii) Father's name	:	Birendranath
(iv) GB member's info	:	<i>Branch: Vhabicha, Niamatpur, Centre # 01/mo</i> <i>Loan no.: 1341, Member since December 03, 2006.</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 Ten
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.)	:	Last 5 (five) year he is running his own Telecom & IT Support Business. He started the business only with Tk. 60,000. : He has on hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01790500264
NU's National ID No.	:	6416921997909
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Pronati Rani is a GB member since December 03, 2006, at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her husband in salon business & son in Telecom & IT Support business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Baba Mobile Servicing</i>
Address/ Location	:	Tin matha mur, Niamatpur, Naogaon
Total Investment in BDT	:	Tk. 266,600
Financing	:	Self Tk. 166,600 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 7,000 (Seven thousand)
Proposed Salary	:	Taka 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From products 20% and Servicing 70%
(ii) Estimated % of proposed gross profit margin	:	From products 20% and Servicing 70%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

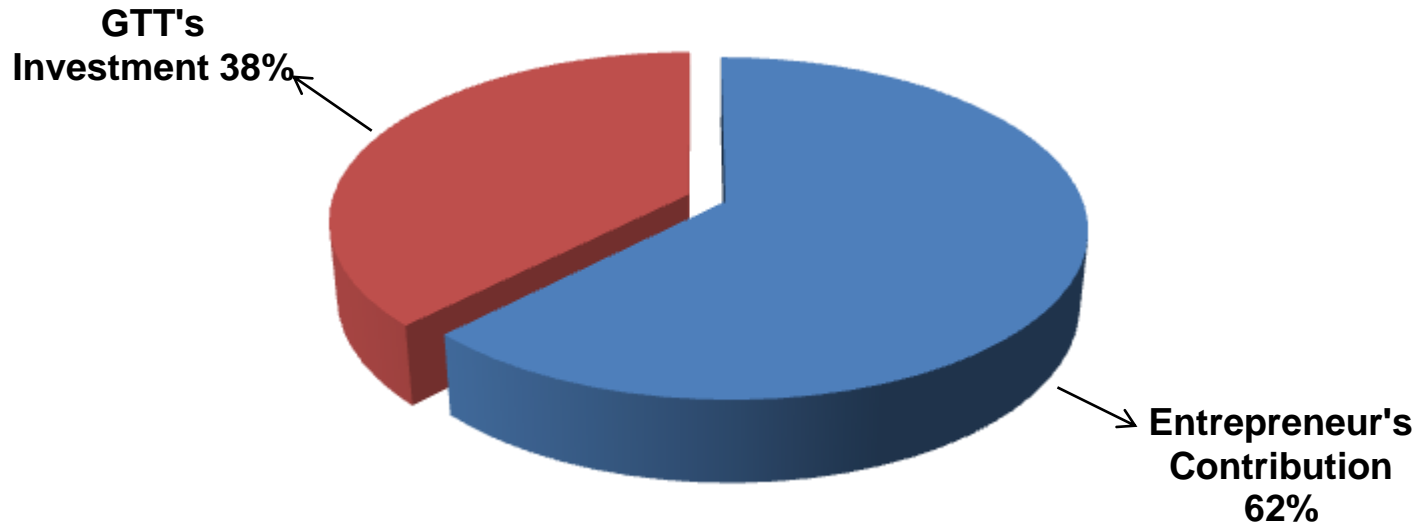
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	800	20,800	249,600
Income from servicing	500	13,000	156,000
Total Sales income (A)	1,300	33,800	405,600
Less: Cost of Sales of products	640	16,640	199,680
Less: Cost of servicing	150	3,900	46,800
Less: Total cost of Sales	790	20,540	246,480
Gross Profit (C) [C=(A-B)]	510	13,260	159,120
Less: Operating Cost:			
Electricity bill		800	9,600
Shop Rent		600	7,200
Mobile bill		500	6,000
Night Guard bill		50	600
Conveyance		1,000	12,000
Present Salary (Self)		7,000	84,000
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		291	3,495
Total Operating Cost (D)		11,241	134,895
Net Profit (C-D):		2,019	24,225

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (head Phone, flip cover, battery, casing, charger, mobile cover, mobile back part, glass paper, card reader, switch, memory card and display etc.)	134,600	100,000	234,600
Investment in Machineries (computer set - 1 pics, hot gun - 1 pics, power supply - 1 pics and software machine etc.)	18,700	-	18,700
Cash in hand	2,736	-	2,736
Debtor	3,664	-	3,664
Decoration (fixture & fittings)	6,900	-	6,900
Total Capital	166,600	100,000	266,600

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 166,600
- GTT's Investment BD 100,000
- Total Capital BDT266,600



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	1,400	36,400	436,800	1,568	40,768	489,216	1,646	42,806	513,677
Income from servicing	600	15,600	187,200	672	17,472	209,664	706	18,346	220,147
Total estimated Sales income (A)	2,000	52,000	624,000	2,240	58,240	698,880	2,352	61,152	733,824
Less: Cost of Sales of products	1,120	29,120	349,440	1,254	32,614	391,373	1,317	34,245	410,941
Less: Cost of servicing	180	4,680	56,160	202	5,242	62,899	212	5,504	66,044
Less: Total cost of Sales	1,300	33,800	405,600	1,456	37,856	454,272	1,529	39,749	476,986
Gross Profit (C) [C=(A-B)]	700	18,200	218,400	784	20,384	244,608	823	21,403	256,838
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,100	13,200		1,200	14,400
Shop Rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		50	600		100	1,200		100	1,200
Conveyance		1,200	14,400		1,400	16,800		1,600	19,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		8,000	96,000		9,000	108,000		9,000	108,000
Other Cost (Stationary & Entertainment etc.)		1,500	18,000		1,800	21,600		2,000	24,000
Non Cash Item:									
Depreciation Expenses		291	3,495		291	3,495		291	3,495
Total Operating Cost (D)	-	14,108	165,295	-	15,758	189,095	-	16,258	195,095
Net Profit (C-D):	-	4,092	53,105	-	4,626	55,513	-	5,145	61,743
Retained Income			53,105			108,618			170,361

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	57,105	63,513	69,743
1.3	Depreciation Expenses	3,495	3,495	3,495
1.4	Opening Balance of Cash Surplus	-	36,600	55,608
	Total Cash Inflow	160,600	103,608	128,846
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	36,600	55,608	80,846

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Trade license in his own name
- Experience : 05 Yrs.

WEAKNESS

- Can not supply goods & servicing according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 336,961 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Fire.

Presented at 7th In-house Executive Social Business Design Lab
On June 27, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





৪নং নিয়ামতপুর ইউনিয়ন পরিষদ

পোস্টঃ + উপজেলাঃ নিয়ামতপুর, নওগাঁ।

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্ট্রার

অর্থ বৎসর... ১৫.০৩.২০২৪... ১৫.০৩.২০২৫ পর্যন্ত

লাইসেন্স মুড়িপত্র 1334

৪নং নিয়ামতপুর ইউনিয়ন পরিষদ
নিয়ামতপুর, থানা/
উপজেলা
নওগাঁ জেলা

বই নম্বর : ১৪ তারিখ : ১১/০৫/২৪

লাইসেন্স নম্বর : ১৬২৪

লাইসেন্সধারীর নাম : শ্রী কামাল হোসেন

পিতা / স্বামীর নাম : শ্রী বাবুল নাহা

ঠিকানা : নিয়ামতপুর ইউনিয়ন বড়িয়া

পেশার ধরন : স্বা/বাংলা দেশে/দেশে/দেশে/দেশে

তারিখ পর্যন্ত বৈধ : ১৫/০৩/২৫

ফি প্রদানের পরিমাণ টাকা : ৬০০/- কথায় ত্রিশশত টাকা

তারিখ : ১১/০৫/২৪

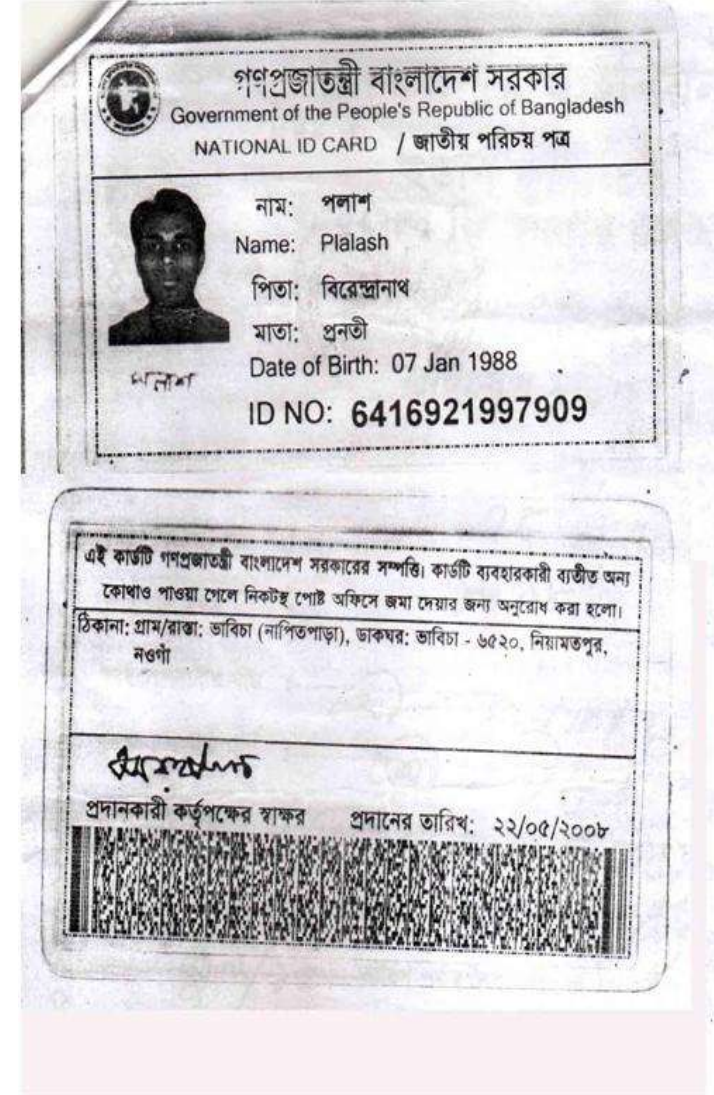
মোঃ ছাদ্দুল আমিন কোণা
চেয়ারম্যান/স্বাক্ষর
৪ নং নিয়ামতপুর ইউনিয়ন
নিয়ামতপুর



গ্রামীণ ব্যাংক

মহা ছাত্রদের দাশবই

নাম	<u>ছাত্রদের দাশবই</u>
কেন্দ্রের নাম	<u>৩৫৫৩ কাম</u>
শাখা	<u>নিয়ামতপুর, থানা</u>



Thank You