



Grameen Kalyan

Proposed NU Business Name: Mostofa Telecom & Confectionary



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Golam Mostofa, Vill: Kusmail, Post: Solir bazar, Upazilla : Fulbaria, District: Mymensingh.
Age	:	33 Years.
Marital status	:	Married.
No. of siblings:	:	3 brothers and 1(One) Sister.
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	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> Most:Ranu Begum. Md. Nurul Islam. Branch:Kushmail, Fulbaria, Group # 02 , Centre # 18/M, Loan no. 1825/1, Member since: 2015 , First loan: Tk.5000, Last loan: 70,000 (all paid) My father paying GB loan installment. No Nil Nil Nil
Education, till to date	:	Class 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 11 years experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01748-934742
National ID number	:	6112059275417
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT,5000.(five thousand) and used the money in household development. Gradually few times she took GB loan and utilized the money agriculture & business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Mostofa Telecom & Confectionary
Address/ Location	:	Kushmail Soler bazar, Fulbaria, Mymensingh.
Total Investment	:	BDT = 4,72,000
Financing	:	Self financing: BDT= 3,52,000 (Existing Business) Required Investment: BDT= 1,20,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil.
Proposed Salary	:	BDT=4,000 (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ The product line in the shop is rice, egg, oil, biscuit, soap, soft drinks, salt, mustard oil, washing powder, chanachur, Chocolates, cheeps, cakes, cosmetics etc; ➤ Bkash, DB Mbanking & flexi load is here, per day transaction @ tk.120,000; ➤ Estimated sales is @ Tk. 3000/- per day; ➤ Estimated average profit from mobile service @ tk.4.5% on per thousand; ➤ Estimated gross profit is 15% on product sales; ➤ Payback period is estimated 3 years; ➤ Expected date to start the project is in early, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

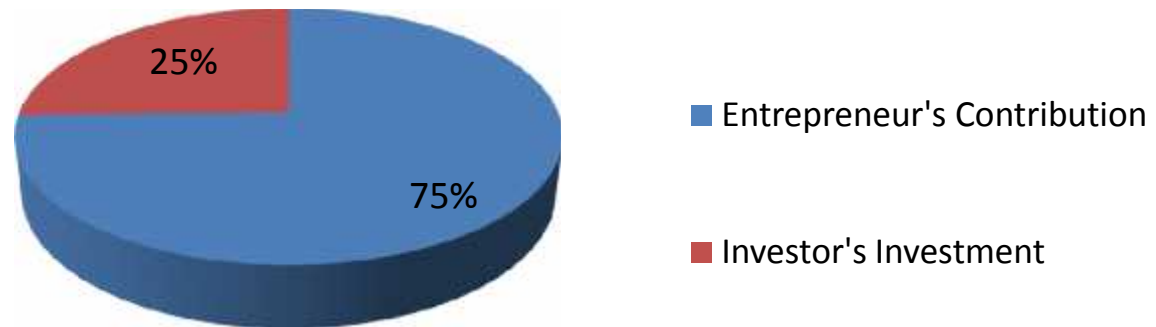
Particulars	Existing Business		
	Daily	Monthly	Yearly
Product Sales	2,000	50,000	600,000
Income from Mobile service	400	10000	120000
Total Revenue(A)	2,400	60,000	720,000
Less: Cost of Sales (B)	1,700	42,500	510,000
Gross profit (GP)= [C (A-B)]	700	17,500	210,000
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Transportation		200	2,400
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		2,100	29,200
(C-D)Net Profit		15,400	180,800
Retained Income:			180,800

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance	60,000	-	60,000
Furniture (decoration)	40,000	-	40,000
Refrigator	20,000	-	20,000
Cosmetics item (soap, body lotion, tooth brush, toothpaste, face wash, cold crème) etc	20,000	15,000	35,000
Food items (cold drinks, ice-cream, biscuit, chocolate, cakes, pop corn, canachur, cheeps Lactogen, sugar. Salt, packet milk, cigarette) etc.	50,000	30,000	80,000
bkash,DB Mbanking, flexi load(Gp,Blink,Robi,teletalk etc)	150,000	70,000	220,000
Mobile (10 pcs*500)	5,000		5,000
Others items (pen, paper, firebox, coil, tissue,)etc.	2,000	5,000	7,000
Cash in hand	5,000		5,000
Total Capital	352,000	120,000	472,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	352,000	75
Investor's Investment	120,000	25
Total Investment	472,000	100



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
Revenue:									
Estimated Sales	3,000	75,000	900,000	3,300	82,500	990,000	3,630	90,750	1,089,000
Income from Mobile service	550	13,750	165,000	605	15,125	181,500	666	16,638	199,650
Total revenue(A)	3,550	88,750	1,065,000	3,905	97,625	1,171,500	4,296	107,388	1,288,650
Cost of sales	2,550	63,750	765,000	2,678	66,938	803,250	2,811	70,284	843,413
Total Cost of Sales(B)	2,550	63,750	765,000	2,678	66,938	803,250	2,811	70,284	843,413
Gross profit (GP)= [C (A-B)]	1,000	25,000	300,000	1,228	30,688	368,250	1,484	37,103	445,238
Less: Operating Costs:									
Electricity bill		500	6,000		525	6,300		551	6,615
Shop Rent		1,000	12,000		1,050	12,600		1,103	13,230
Proposed salary-self		4,000	48,000		4,200	50,400		4,410	52,920
Mobile bill		300	3,600		315	3,780		331	3,969
Transportation		300	3,600		315	3,780		331	3,969
Other Expenses		150	1,800		158	1,890		165	1,985
Non Cash Item:									
Depreciation Expenses			5,000			5,250			5,513
Total Operating Cost (D)		6,250	80,000		6,563	84,000		6,891	88,200
(C-D)Net Profit		18,750	220,000		24,125	284,250		30,213	357,038
Retained Income:			220,000			284,250			357,038

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)	Year (3)
<u>cash Outflow:</u>			
Opening balance	5,000	300,000	539,250
Capital Infusion by Investor	120,000	-	-
Sales	1,065,000	1,171,500	1,288,650
Total Receipts	1,190,000	1,471,500	1,827,900
<u>Cash Outflow:</u>			
Cost of goods sold	765,000	803,250	843,413
Operating expenses	80,000	84,000	88,200
Return to investor (including Transfer fee)	45,000	45,000	54,000
Total payment	890,000	932,250	985,613
Closing Balances	300,000	539,250	842,288

SWOT ANALYSIS

STRENGTH

- Employment:
Self:1
- Skill and experience:11 years;
- Trade license: own name.

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Fire burn.

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Pictures

My Shop and me















মোঃ গোলাম মোস্তফা

স্বত্বাধিকারী : আলহাজ্ব মোঃ নুরুল ইসলাম



01748-934742
01917-213299

মোস্তফা টেলিকম এন্ড কনফেকশনারী

- ✦ বিকাশ ও ডাচ বাংলা মোবাইল ব্যাংকিং করা হয়।
- ✦ সকল প্রকার ফ্লেক্সী-লোড করা হয়।
- ✦ পল্লী বিদ্যুৎ বিল নেওয়া হয়।
- ✦ উন্নত মানের সকল প্রকার কনফেকশনারী আর্ডার গ্রহণ ও অর্ডার সরবরাহ করা হয়।



হাজী মকরম প্রাজা, ছলির বাজার, ফুলবাড়ীয়া, ময়মনসিংহ

Thank You