



Grameen Kalyan

Proposed NU Business Name: E.SMobile&Electronics.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Kamrul Hasan. Vill: paspara, Post: Chak paspara, Upazilla : Trishal, District: Mymensingh
Age	: 31 Years
Marital status	: Married (Only 1 son)
No. of siblings:	: 4 brothers & 4 sisters.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Most. Mahmuda Khatun. : Md.Sayed Ali. : Branch: Trishal Branch, Group # 02, Centre # 53/m, Loan no. 6972/1, Mymensingh, Member since: 2004, First loan: Tk. 5,000, Existing loan: 1,20,000, Outstanding: 94320
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	: Father. : No : Nil : Nil : Nil
Education, till to date	: HSC

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 8 years work experience in running business.
Other Own/Family Sources of Income	:	Father's income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01717-838353.
N ID	:	6119485144918
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 5,000 (five thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	E . S . Mobile & Electronics .
Address/ Location	:	Trishal Bazar ,Trishal,Mymensingh
Total Investment	:	BDT = 5,75,000
Financing	:	Self financing: BDT = 4,175,000 Required Investment: BDT = 1,00,000 (as equity)
Present salary/drawings from business	:	BDT.8000
Proposed Salary	:	BDT. 10,000 (ten 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; ➤ All sector of mobile banking service is here such as bkaash, DB M Banking, flexi load, etc; ➤ Estimated income @ tk 400 per day from Mobile Banking service & others income on sales @ tk10%; ➤ Estimated average profit from mobile service @ tk.4.5% on per thousand; ➤ Estimated sales mobile accessories & others is about @ Tk. 10,000 per day; ➤ Pay back period is 3 years; ➤ Expected date to expand the project is in April, 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

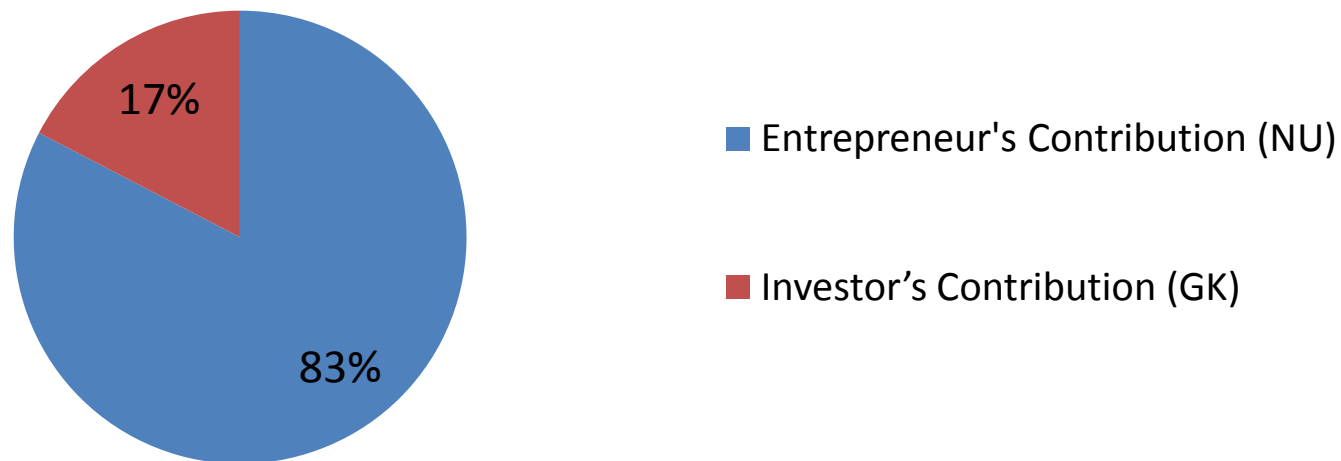
Particulars	Existing Business		
	Daily	Monthly	Yearly
Income from Mobile banking sales	400	10,000	120,000
Income from Sound system	100	2,500	30,000
Mobile Sales	6,000	150,000	1,800,000
Total Revenue(A)	6,500	162,500	1,950,000
Cost of Mobile Sales	5,400	135,000	1,620,000
Total Cost of Sales (B)	5,400	135,000	1,620,000
Gross profit (GP) [C=(A-B)]	1,100	27,500	330,000
Less: Operating Costs:			
Electricity bill		1,000	12,000
Shop rent		3,500	42,000
Salary-self		8,000	
Transportation		500	6,000
Mobile bill		300	3,600
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		13,800	73,600
(C-D) Net Profit:		13,700	256,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	200,000	-	200,000
Furniture (Decoration)	40,000	-	40,000
Computer-1	20,000		20,000
bkash	100,000		100,000
Flexiload (Gp,BL,robi,airtel.teletalk)	30,000		30,000
Mobile for sale-30*1500	45,000	50,000	95,000
Mobile Accessories	20,000	35,000	
Sim Card (gp-17+airtel-7+BL-8)	5,000	5,000	10,000
Memory card,batery,charger	5,000	10,000	15,000
Cash in Hand	10,000	-	10,000
Total	475,000	100,000	575,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	475,000	83
Investor's Contribution (GK)	100,000	17
Total Investment	575,000	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:									
Mobile accessories & others sales	10,000	250,000	3,000,000	11,000	275,000	3,300,000	12,100	302,500	3,630,000
Income from Mobile banking Service	400	10,000	120,000	440	11,000	132,000	484	12,100	145,200
Income from sound system	100	2,500	30,000	110	2,750	33,000	121	3,025	36,300
(A) Total Revenue	10,500	262,500	3,150,000	11,550	288,750	3,465,000	12,705	317,625	3,811,500
Cost of Mobile accessories & others sales	9,000	225,000	2,700,000	9,900	247,500	2,970,000	10,890	272,250	3,267,000
Cost of Mobile banking Service	50	1,250	15,000	53	1,313	15,750	55	1,378	16,538
(B) Total Cost of Sales	9,050	226,250	2,715,000	9,953	248,813	2,985,750	10,945	273,628	3,283,538
Gross profit (GP)= [C (A-B)]	1,450	36,250	435,000	1,598	39,938	479,250	1,760	43,997	527,963
Less: Operating Costs:									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Transportation		500	6,000		525	6,300		551	6,615
Stationary		100	1,200		105	1,260		110	1,323
Shop Rent		3,500	42,000		3,675	44,100		3,859	46,305
Proposed salary-self		10,000	120,000		10,500	126,000		11,025	132,300
Mobile bill		300	3,600		315	3,780		331	3,969
Other Expenses		1,000	12,000		1,050	12,600		1,103	12,000
Non Cash Item:									
Depreciation Expenses			5,000			5,000			5,000
Total Operating Cost (D)		16,400	201,800		17,220	211,640		18,081	220,742
(C-D)Net Profit		19,850	233,200		22,718	267,610		25,916	307,221
Retained Income:			233,200			267,610			307,221

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	10,000	303,200	530,810
Capital Infusion by Investor	100,000		
Sales	3,150,000	3,465,000	3,811,500
Total Receipts	3,260,000	3,768,200	4,342,310
<u>Cash Outflow:</u>			
Cost of goods sold	2,715,000	2,985,750	3,283,538
Operating expenses	201,800	211,640	220,742
Return to Investor (Including Transfer fee)	40,000	40,000	40,000
Total payment	2,956,800	3,237,390	3,544,280
Closing Balances	303,200	530,810	798,031

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Skill & experience: 8 years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer;<input type="checkbox"/> Local demand;<input type="checkbox"/> Pay back period is three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Local competitor.

Presented at 15th Ex. SB Design Lab on March 13,
2016 at Grameen Kalyan

Thank you

Pictures











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WALTON MOBILE

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হাটলা কলেজ পের্টা, ত্রিশাল বাজার, মেইন রোড, ত্রিশাল, মহানগর, পোতা ০১৩৭-৬০১৫০০





Me & My Parents



Thank You