



Grameen Kalyan

Proposed NU Business Name: Rubel Telecom.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rubel. Vill: Fulbaria, Post: Fulbaria, Upazilla : Fulbaria, District: Mymensingh
Age	:	27 Years
Marital status	:	Married.
No. of siblings:	:	3 brothers & 2 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"/> Mst. Rohima Khatun. Late. Noor Mohammad Branch: Fulbaria, Goup # 08, Centre # 23/m, Loan no. 1717/1, Mymensingrh, Member since: 2001, First loan: Tk. 5,000, Existing loan: 50,000, Outstanding: 15,000
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	:	NU NO Nil Nil
Education, till to date	:	Class ten

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 7 years work experience in this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01712-688994.
N ID	:	19896122003206353
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2001. 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	:	Rubel Telecom.
Address/ Location	:	Fulbaria,Mymensingh
Total Investment	:	BDT = 4,26,800
Financing	:	Self financing: BDT = 2,76,800 Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business	:	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; ➤ All sector of mobile banking service is here such as bkaash, DB M Banking, flexi load, electric bill pay etc; ➤ Estimated daily transaction @ Tk. 1,50,000; ➤ Estimated income @ Tk. 600 per day from Mobile Banking service & others income on sales @ Tk.15%; ➤ Estimated average profit from mobile service @ Tk.4.5% on per thousand; ➤ Estimated sales mobile accessories & others is about @ Tk. 2000 per day; ➤ Pay back period is 3 years; ➤ Expected date to expand the project is in April,2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

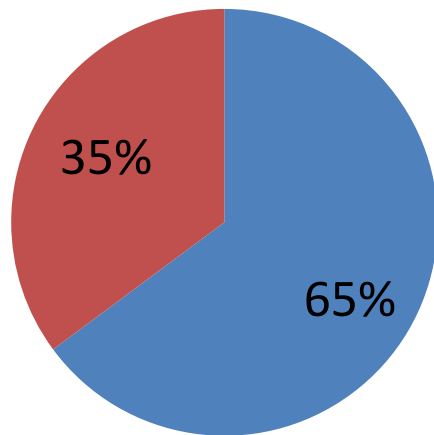
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	1000	25000	300000
Income from Mobile banking Service	450	11,250	135,000
Income from londy service	100	2,500	30,000
Total Revenue(A)	1,550	38,750	465,000
Cost of Sales(B)	850	21,250	255,000
Gross profit (GP) [C=(A-B)]	700	17,500	210,000
<u>Less:Operating Costs:</u>			
Electricity bill		1,500	18,000
Transportation		500	6,000
Mobile bill		300	3,600
Salary-self		4,000	48,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		6,800	85,600
(C-D) Net Profit:		10,700	124,400

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop (Own)		-	-
Furniture (Decoration))	15,000	-	15,000
Computer-1	20,000		20,000
bkash	100,000	50,000	150,000
Dutch Bangla	60,000	50,000	110,000
Electric bill pay (polli+wapda)	35,000	20,000	55,000
Flexi load (GP, BL, robi,airtel.teletalk)	10,000	10,000	20,000
Mobile 11 pieces for flexi load & DBM banking service	10,000		10,000
Sim Card (gp-17+airtel-7+BL-8)	4,800	5,000	9,800
Memory card, battery, charger	2,000	5,000	7,000
Office stationary(pen, paper,& others)	10,000	10,000	20,000
Cash in Hand	10,000	-	10,000
Total	276,800	150,000	426,800

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	276,800	65
Investor's Contribution (GK)	150,000	35
Total Investment	426,800	100



■ Entrepreneur's Contribution (NU)

■ Investor's Contribution (GK)

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:									
Sales	2,000	50,000	600,000	2,200	55,000	660,000	2,420	60,500	726,000
Income from Mobile banking Service	600	15,000	180,000	660	16,500	198,000	726	18,150	217,800
Income from londy service	100	2,500	30,000	110	2,750	33,000	121	3,025	36,300
(A) Total Revenue	2,700	67,500	810,000	2,970	74,250	891,000	3,267	81,675	980,100
Cost of sales	1,700	42,500	510,000	1,785	44,625	535,500	1,874	46,856	562,275
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	1,750	43,750	525,000	1,838	45,938	551,250	1,929	48,234	578,813
Gross profit (GP)= [C (A-B)]	950	23,750	285,000	1,133	28,313	339,750	1,338	33,441	401,288
Less: Operating Costs:									
Electricity bill		1,500	18,000		1,575	18,900		1,654	19,845
Transportation		500	6,000		525	6,300		551	6,615
Stationary		100	1,200		105	1,260		110	1,323
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
Other Expenses		200	2,400		210	2,520		221	12,000
Non Cash Item:									
Depreciation Expenses			5,000			5,000			5,000
Total Operating Cost (D)		7,600	96,200		7,980	100,760		8,379	114,902
(C-D)Net Profit		16,150	188,800		20,333	238,990		25,062	286,386
Retained Income:			188,800			238,990			286,386

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	288,800	467,790
Capital Infusion by Investor	150,000		
Sales	810,000	891,000	980,100
Total Receipts	970,000	1,179,800	1,447,890
<u>Cash Outflow:</u>			
Cost of goods sold	525,000	551,250	578,813
Operating expenses	96,200	100,760	114,902
Return to Investor	60,000	60,000	60,000
Total payment	681,200	712,010	753,715
Closing Balances	288,800	467,790	694,175

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: 7 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 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Pictures

My Shop and me
















NU with Mother



Trade License

**ফুলবাড়ীয়া পৌরসভা কার্যালয়**
স্থাপিত : ২০০১ইং
ফুলবাড়ীয়া, ময়মনসিংহ।

ট্রেড লাইসেন্স

বহি নং- **79** ক্রমিক নং- **7813** লাইসেন্স নং- **১২৭৫**

স্থানীয় সরকার (পৌরসভা) আইন, ২০০৯ এর ধারা ১০৩ ও আদর্শ কর তফসিলে বর্ণিত বিধিমালা অনুসারে প্রদত্ত ট্রেড, প্রফেশন, কলিং, ও বিজ্ঞাপন লাইসেন্স।
এই লাইসেন্স পরবর্তী পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০২৫ সনের ৩০ জুন পর্যন্ত মেয়াদে ব্যবসা প্রতিষ্ঠানে নাম.....**কুমার টেলিকম**.....
শাঃ.....**মো. কুমার মোমেন**.....
পতা/স্বামী.....**পুলে পুলে মাহমুদ**.....কে অত্র পৌর এলাকাধীন
.....**পুলে পুলে মাহমুদ**.....রোডস্থিত.....নং হোল্ডিং এ
.....**পুলে পুলে মাহমুদ**.....ব্যবসা করার জন্য ট্রেড লাইসেন্স ফিস :.....**৫৫০/-**.....টাকা
বকেয়া :.....**৫৫০/-**.....টাকা
সার চার্জ :.....**৫৫০/-**.....টাকা
বিজ্ঞাপন বন্দ :.....**৫৫০/-**.....টাকা
সর্বমোট :.....**৫৫০/-**.....টাকা
থায়.....**পুলে পুলে মাহমুদ**.....গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

সতর্কতা :- (ক) এই লাইসেন্স ব্যবসার প্রকাশ্য স্থানে ফুলবাড়ীয়া রাখিতে হইবে।
(খ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তন যোগ্য নহে।

লাইসেন্স পরিদর্শক
ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ।

স্বাক্ষর :
ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ।

Thank You