



Grameen Kalyan

Proposed NU Business: Jononi Telecom.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shofiqul Islam. Vill: Shadupara, Post: Khicha, Upazilla : Fulpur, District: Mymensingh.
Age	:	32 Years
Marital status	:	Marred.
Progeny	:	One (1) Daughter.
No. of siblings:	:	Seven (7) Brothers & Two (2) Sisters.
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. Sakina Khatun .
(iii) Father's name	:	Md. Abul Hashim.
(iv) GB member's info	:	Branch: Bishaka Tarakanda, Group # 08, Centre # 17/M, Loan no. 3759/1, Member since: 2009, First loan: Tk. 10,000, Last loan: 70,000, Outstanding: 30,200.
Further Information:	:	
(v) Who pays GB loan installment	:	Mother.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	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 15 years experience in this business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01790807070
Birth Certificate	:	6118149952482
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh. (FS-Md. Azizul Haque, ID No:2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 10,000 (Ten Thousand) and used the money in household development. Subsequently several times she took GB loan and utilized in agricultural purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Jononi Telecom.
Address/ Location	:	Kashigonj bazaar, tarakanda, Mymensingh
Total Investment	:	BDT = 3,95,000
Financing	:	Self financing: BDT = 2,45,000 Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business	:	BDT= 4,000 (Four thousand)
Proposed Salary	:	BDT= 5,000 (Five 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. ➤ Varies kind of product will be buy & sold. ➤ Estimated sales is @ Tk. 3,500 per day. ➤ Income from B-kash Tk.210 per day. ➤ Income from Flexi load Tk.216 per day ➤ Estimated Profit on mobile accessories sales 13% ➤ Payback period is estimated 3 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

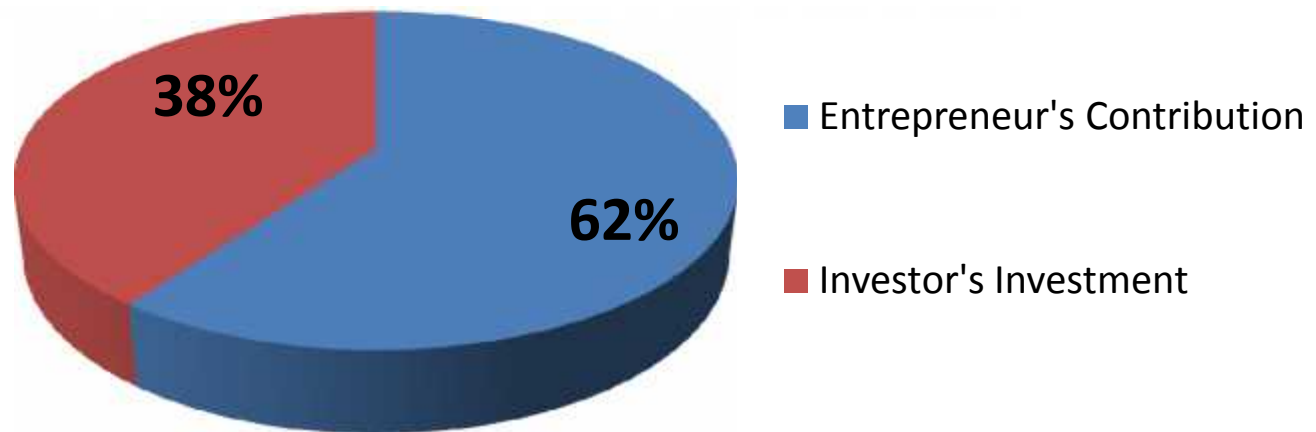
Particulars	Existing Business		
	Daily	Monthly	Yearly
Mobile accessories sales	2,000	50,000	600,000
Income From B-Kash & Flexi	342	8,550	102,600
(A) Total Revenue	2,342	58,550	702,600
less: Cost of Sales (B)	1,740	43,500	522,000
Gross profit (GP) [C=(A-B)]	602	15,050	180,600
Less: Operating Costs:			
Electricity bill		500	6,000
Shop rent		2,300	27,600
Night guard bill		100	1,200
Transportation		700	8,400
Mobile bill		400	4,800
Present salary		4,000	48,000
Other Expenses		500	6,000
Non Cash Item:			-
Depreciation Expenses			7,500
Total Operating Cost (D)		8,500	109,500
(C-D) Net Profit:		6,550	71,100

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)		Total Cost (BDT) (1+2)
		NU	Investor	
Shop Advance	20,000	-	-	20,000
Furniture	50,000	-	-	50,000
Computer-1	25,000	-	-	25,000
Freeze-1	-	35,000		35,000
Purchase various brand mobile for sale: (Samphony, Nokia, Walton, king star, Micromax etc.)	30,000		50,000	80,000
Mobile accessories for sale	5,000		20,000	25,000
Purchase New battery for Sell	5,000		15,000	20,000
Purchase New Charger for Sell	-		5,000	5,000
Purchase Mobile caching	-		5,000	5,000
Soft drink & confectionary item	5,000		15,000	20,000
B-Kash & Flexi Load	60,000		40,000	100,000
Cash in Hand	10,000			10,000
Total	210,000	35,000	150,000	395,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	245,000	62
Investor's Investment	150,000	38
Total Investment	395,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Mobile accessories sales	3,500	87,500	1,050,000	3,850	96,250	1,155,000	4,235	105,875	1,270,500
Income From B-Kash & Flexi	426	10,650	127,800	469	11,715	140,580	515	12,887	154,638
(A) Total Revenue	3,926	98,150	1,177,800	4,319	107,965	1,295,580	4,750	118,762	1,425,138
Less: Cost of Sales (B)	3,045	76,125	913,500	3,350	83,738	1,004,850	3,684	92,111	1,105,335
Gross profit (GP) [C=(A-B)]	881	22,025	264,300	969	24,228	290,730	1,066	26,650	319,803
Less: Operating Costs:									
Electricity bill		800	9,600		880	10,560		968	11,616
Transportation		1,000	12,000		1,100	13,200		1,210	14,520
Stationary		100	1,200		110	1,320		121	1,452
Shop Rent		2,300	27,600		2,530	30,360		2,783	33,396
Night Guard bill		100	1,200		110	1,320		121	1,452
wages-1		3,000	36,000		3,300	39,600		3,630	43,560
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		500	6,000		550	6,600		605	7,260
Non Cash Item:									
Depreciation Expenses			11,000			12,100			13,310
Total Operating Cost (D)		13,300	170,600		14,630	187,660		16,093	206,426
(C-D)Net Profit		8,725	93,700		9,598	103,070		10,557	113,377
Retained Income:			93,700			103,070			113,377

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)
Cash inflow:			
Opening Balance	10,000	228,700	271,770
Capital Infusion by Udyokta	35,000		
Capital Infusion by Investor	150,000		
Sales	1,177,800	1,295,580	1,425,138
Total Receipts	1,372,800	1,524,280	1,696,908
<u>Cash Outflow:</u>			
Cost of goods sold	913,500	1,004,850	1,105,335
Operating expenses	170,600	187,660	206,426
Return to Investor	60,000	60,000	60,000
Total payment	1,144,100	1,252,510	1,371,761
Closing Balance	228,700	271,770	325,147

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1 Others (beyond family): 01<input type="checkbox"/> Ownership in his own name.<input type="checkbox"/> Skill & experience.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital.<input type="checkbox"/> Can not Supply Product as per Demand<input type="checkbox"/> Local Competitors.
<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 three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Fire.

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

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ট্রেড লাইসেন্স তারিখ: ২/৭/১৫

লাইসেন্স নম্বর: _____

প্রতিষ্ঠানের নাম: জননী টেলিকম

লাইসেন্স প্রার্থীর নাম: মো: কাফিকুল ইসলাম

পিতা/স্বামীর নাম: জগু মুহাম্মাদ

স্বাক্ষর/স্বাক্ষর: কাফিকুল ইসলাম তারিখ: ১৫/৬/১৫

ব্যবসা/বৃত্তির প্রকার: মোবাইল/সমস্যা

কোন সনের জন্য প্রযোজ্য: ২০১৫-২০১৬

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কম্বার: দুই সাত টাকার টাকার মত।

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My Shop and me











NU With his parents



Thank You