



Grameen Kalyan

Proposed NU Business Name: Shuvescha Telecom & Computer



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shahadat Hossan Mamun, Vill: Kandania Post:Kandania,Upazilla : Fulbaria, District: Mymensingh.
Age	:	32 Years.
Marital status	:	Married.
Children	:	one son
No. of siblings:	:	Two brothers & Two 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 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	:	<p>Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/></p> <p>Mst. Manoara Begum.</p> <p>Md. Helal Uddin .</p> <p>Branch: Mothbari,Trishal, Group # 05 , Centre # 54/M, Loan no. 5198, Member since: 2007, First loan: Tk.6000, Last loan: 20,000, Outstanding: 10,000.</p> <p>Father</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Business.
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 10 years work experience in running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01716256553
National ID number	:	6112029500611
NU Project Source/Reference	:	GK/Trishal Unit/Md. Aminul Islam (2348).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT=6000(Six thousand) and used the money in his business. Gradually Few times she took GB loan and utilized it in business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Shuvescha Telecom & Computer.
Address/ Location	:	Kandania Bazer, Fulbaria, Mymensingh.
Total Investment	:	BDT = 5,52,000
Financing	:	Self financing: BDT= 4,02,000 (Existing Business) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Self-BDT 5,000 Employee-1*2000=2,000
Proposed Salary	:	Self-BDT 7,000 Employee-1*3000=3,000
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 different mobile, mobile accessories, bkaash,mobile banking services & flexiload etc. ➤ Flexi load transaction Tk.7,000 & bkaash & dutch bangla mobile banking service transaction Tk. 35,000; per day. ➤ Estimated income @ Tk. 158 per day from Mobile bkaash & dutch bangla mobile banking service; & @ Tk. 190 per day from flexi load. ➤ Estimated profit from mobile bkaash service @ tk.4.5% on per thousand & flexi load service @ tk. 27 on per thousand. ➤ Estimated mobile sales is BDT. Tk. 10000/- per day;gross profit is 10% ➤ Estimated gross profit is 40% on mobile accessories sales; & 80% on different services. ➤ Payback period is estimated 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

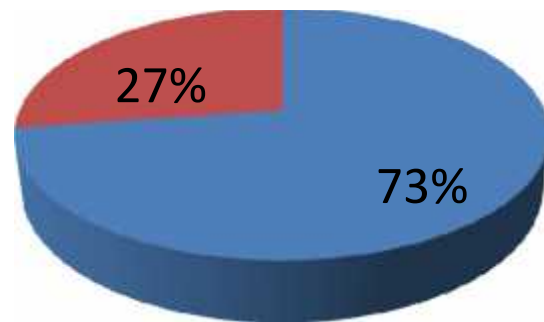
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales mobile	6,000	150,000	1,800,000
Sales mobile accessories	1,500	37,500	450,000
Income from services (mobile, computer & internet services)	1,000	25,000	300,000
Income from (bkaash, dutch bangla mobile banking & Flexi load)	225	5,625	67,500
Total Sales(A)	8,725	218,125	2,617,500
Cost of mobile	5,400	135,000	1,620,000
Cost of mobile accessories	900	22,500	270,000
Cost of different services	200	5,000	60,000
Less: Total Cost of Sales(B)	6,500	162,500	1,950,000
Gross profit (GP)= [C (A-B)]	2,225	55,625	667,500
Less: Operating Costs:			
Electricity bill		500	6,000
Internet Bill		230	2,760
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Transportation		500	6,000
Salary-self		5,000	60,000
Employee-1		2,000	24,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		10,030	125,360
(C-D)Net Profit		45,595	542,140
Retained Income:			542,140

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance (own Shop)	-	-	-
Decoration	100,000	-	100,000
Electric fan 2*1500	3,000		3,000
Mobile items	30,000	50,000	80,000
Mobile accessories	30,000	30,000	60,000
I P S	25,000		25,000
Computer-3*20000	60,000		60,000
Flexiload+Bkash balance	60,000	70,000	130,000
Mobile software device-7	70,000		70,000
Scanner machine & Camera	10,000		10,000
Printer	4,000		4,000
Cash in hand	10,000	-	10,000
Total Capital	402,000	150,000	552,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	402,000	73
Investor's Investment	150,000	27
Total Investment	552,000	100



- Entrepreneur's Contribution
- Investor's Investment

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 mobile Sales	10,000	250,000	3,000,000	11,000	275,000	3,300,000	12,100	302,500	3,630,000
Estimated mobile accessories Sales	2,000	50,000	600,000	2,200	55,000	660,000	2,420	60,500	726,000
Income from different services (computer, Mobile & internet services)	1,000	25,000	300,000	1,100	27,500	330,000	1,210	30,250	363,000
Income from Mobile service(Bkash,dutch bangla mobile banking & Flexiload)	348	8,700	104,400	383	9,570	114,840	421	10,527	126,324
(A) Total Sales	13,348	333,700	4,004,400	14,683	367,070	4,404,840	16,151	403,777	4,845,324
Cost of mobile items	9,000	225,000	2,700,000	9,450	236,250	2,835,000	9,923	248,063	2,976,750
Cost of mobile accessories	1,200	30,000	360,000	1,260	31,500	378,000	1,323	33,075	396,900
Cost of different services	200	5,000	60,000	210	5,250	63,000	221	5,513	66,150
(B) Total Cost of Sales	10,400	260,000	3,120,000	10,920	273,000	3,276,000	11,466	286,650	3,439,800
Gross profit (GP)= [C (A-B)]	2,948	73,700	884,400	3,763	94,070	1,128,840	4,685	117,127	1,405,524
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		7,000	84,000		7,350	88,200		7,718	92,610
Employee-1		3,000	36,000		3,150	37,800		3,308	39,690
Mobile bill		300	3,600		315	3,780		331	3,969
Transportation		700	8,400		735	8,820		772	9,261
Other Expenses		800	9,600		840	10,080		882	10,584
Non Cash Item:									
Depreciation Expenses			5,000			5,250			5,513
Total Operating Cost (D)		13,300	164,600		13,965	172,830		14,663	181,472
(C-D)Net Profit		60,400	719,800		80,105	956,010		102,464	1,224,053
Retained Income:			719,800			956,010			1,224,053

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 Inflow:</u>			
Opening balance	10,000	819,800	1,715,810
Capital Infusion by Investor	150,000	-	-
Sales	4,004,400	4,404,840	4,845,324
Total Receipts	4,164,400	5,224,640	6,561,134
<u>Cash Outflow:</u>			
Cost of goods sold	3,120,000	3,276,000	3,439,800
Operating expenses	164,600	172,830	181,472
Return to investor	60,000	60,000	60,000
Total payment	3,344,600	3,508,830	3,681,272
Closing Balance	819,800	1,715,810	2,879,863

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Employee : 1
- Skill and experience:10 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;
- Local competitor

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you


















NU With his Mother



Trade License


১৩নং ভবানীপুর ইউনিয়ন পরিষদ কার্যালয়
 উপজেলা মুন্সিফিয়ার কার্যালয়, ভবানীপুর
 গাইবান্ধা জিলা সরকার, গাইবান্ধা

নং: ৭
 ২০৫৫/১৬

লাইসেন্স নং: ৩৩০
 ০৫/০৭/১৩৬৩

প্রাপ্তি তারিখ: ০৫/০৭/১৩৬৩

প্রাপ্তি স্থান: **শুভেচ্ছা টেলিফোন এন্ড কমিউটোর**
 মো: সাহাদাত হোসেন (বাহুবন)
 মো: হেলাল উদ্দিন
 বন্দানিয়া - মধ্য বাজার
 কান্দানিয়া - হুজুরাঙ্গীয়া - ময়মনসিংহ -
 মোহাম্মদ, কমিউটোর স্টেশন এন্ড সার্ভিস, হুজুরাঙ্গীয়া,
 বিকাশ, বাছাংলা
 ০৫/০৭/১৩৬৩

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 মুহিবুজ্জামান

০৫/০৭/১৩৬৩

Thank You