

Business Name : **Rokomari Mobile Centre**

Presented at: **24th Yunus Centre Design Lab (8th Executive Session)**

Date: **18 August, 2014**



Brief Bio of the Entrepreneur

Name	:	Gazi Md. Hafizur Rahman
Age:	:	34 years
Marital status:	:	Unmarried
Address	:	C-237, New Town, Post+Union: Upashahar, Upazila: Kotowali, Dist: Jessore.
Father Mother (Grameen Bank Borrower)	:	Gazi Nowab Ali Mst. Hafiza Begum Loan ID: 1531, Center : 7/mo, Branch Name: Nowapara, Jessore. Member since: 30/05/2005 GB loan-nil Others Loan -nil.
Utilization of salary	:	Salary Tk. 7,000 will be used to meet his own and family expenses.
Educational	:	Class Eight
Experience	:	Entrepreneur has 15 (fifteen) years experience in telecom and grocery business. Business started in 1999 with BDT 50,000 . Now its value BDT 295,000 .
Source	:	Grameen Telecom Trust (GTT).

Proposed Business Briefing

• Business Name	:	<i>Rokomari Mobile Centre</i>
• Location	:	D-119, D block bazar, Notun upashahar, Jessore.
• Total Investment	:	BDT 455,000/-
• Financing	:	➤ Entrepreneur BDT- 295,000/-(EB) ➤ Investor BDT- 160,000/-(As Equity)
• Implementation	:	
<p>The business will scale up with different types of grocery, confectionary products and mobile banking such as bKash, DBBL mobile banking, M Cash, U Cash, mobi Cash and flexi-load. It targets to break even point within first year and pay back period is estimated to be three (03) years.</p>		

Existing Business

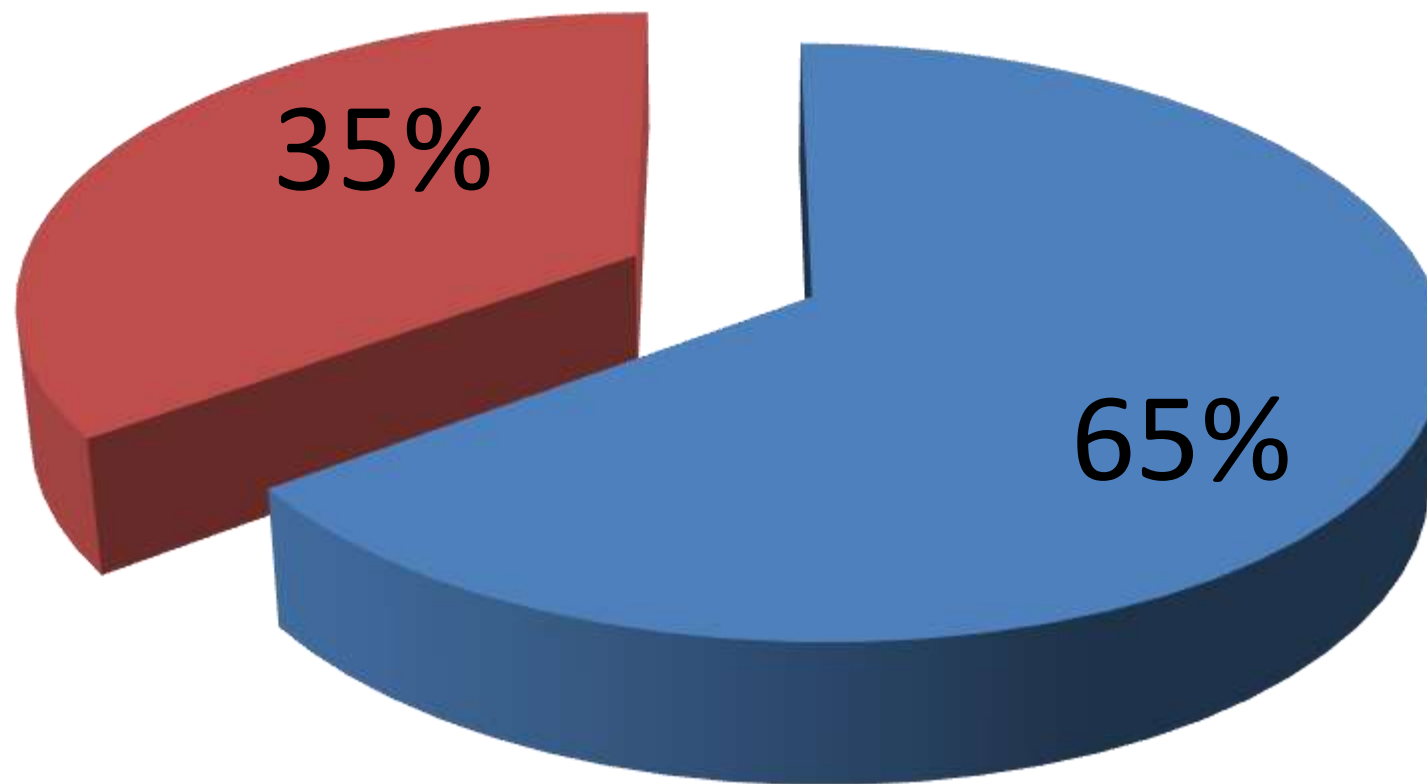
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Est. Sales of products	500	13,000	156,000
Est. Income from bKash	480	12,480	149,760
Est. Income from DBBL	90	2,340	28,080
Est. Income from M Cash	30	780	9,360
Est. Income from Mobi Cash	30	780	9,360
Est. Income from U Cash	12	312	3,744
Est. Income from Flexi-Load	164	4,274	51,293
Total Sales (A)	1,306	33,966	407,597
Less: Variable Cost:			
Estimated cost of products	450	11,700	140,400
Total Variable Cost (B)	450	11,700	140,400
Contribution Margin (CM) [C=(A-B)]	856	22,266	267,197
Less: Fixed Cost:			
Shop Rent		600	7,200
Salary (Self)		7,000	84,000
Salary (Assistant)		5,000	
Electricity bill		500	6,000
Generator bill		100	1,200
Night Gaurd bill		100	1,200
Depreciation Expenses		833	10,000
Other Expenses		1,200	14,400
(D) Total Fixed Cost		15,333	124,000
(C-D) Net Profit:		6,933	143,197

INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in cosmetics products	8,000	10,000	18,000
Investment in grocery products	10,000	20,000	30,000
Investment in confectionary products	15,000	10,000	25,000
Investment in bKash	100,000	100,000	200,000
Investment in DBBL mobile banking	20,000	-	20,000
Investment in M cash	10,000	-	10,000
Investment in Mobi Cash	10,000	-	10,000
Investment in U Cash	2,000	-	2,000
Investment in Flexi Load	10,000	-	10,000
Advance Shop Rent	50,000	-	50,000
Refrigerator	40,000	-	40,000
Decoration	20,000	20,000	40,000
Total Capital	295,000	160,000	455,000

Source of Finance

- Entrepreneur's Contribution BDT 295,000
- Investor's Investment BDT 160,000
- Total BDT 4,55,000



Key Assumptions:

- Sales growth will be 60% on grocery products and 50% on bKash in 1st year of injecting additional investment and 10% thereafter.
- Gross profit margin is calculated @ 62% on an average.
- Depreciation is charged @ 10% on decoration and 20% on refrigerator.

Financial Projection

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales of products	800	20,800	249,600	880	22,880	274,560	968	25,168	302,016
Est. Income from bKash	720	18,720	224,640	792	20,592	247,104	871	22,651	271,814
Est. Income from DBBL mobile banking	90	2,340	28,080	99	2,574	30,888	109	2,831	33,977
Est. Income from M Cash	30	780	9,360	33	858	10,296	36	944	11,326
Est. Income from Mobi Cash	30	780	9,360	33	858	10,296	36	944	11,326
Est. Income from U Cash	12	312	3,744	13	343	4,118	15	378	4,530
Est. Income from Flexi-Load	219	5,699	68,390	241	6,269	75,229	265	6,896	82,752
Total Sales (A)	1,901	49,431	593,174	2,091	54,374	652,492	2,300	59,812	717,741
Less: Variable Cost:									
Estimated cost of products	720	18,720	224,640	792	20,592	247,104	871	22,651	271,814
Total Variable Cost (B)	720	18,720	224,640	792	20,592	247,104	871	22,651	271,814
Contribution Margin (CM) [C=(A-B)]	1,181	30,711	368,534	1,299	33,782	405,388	1,429	37,161	445,927
Less: Fixed Cost:									
Shop Rent		600	7,200		600	7,200		600	7,200
Salary (Self)		7,000	84,000		7,500	90,000		8,000	96,000
Salary (Assistant)		5,000	60,000		6,000	72,000		7,000	84,000
Electricity bill		500	6,000		600	7,200		700	8,400
Generator bill		100	1,200		100	1,200		100	1,200
Night Gaurd bill		100	1,200		100	1,200		100	1,200
Ownership Transfer Fee		-	-		1,000	12,000		1,667	20,000
Depreciation Expenses		1,000	12,000		1,000	12,000		1,000	12,000
Other Expenses		500	6,000		500	6,000		500	6,000
(D) Total Fixed Cost	-	14,800	177,600	-	17,400	208,800	-	19,667	236,000
(C-D)Net Profit:	-	15,911	190,934	-	16,382	196,588	-	17,494	209,927
Cumulative Net Profit:			190,934			387,522			597,449

Cash flow (Rec. & Pay.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Entrepreneur	-	-	-
Investment Infusion by Investor's	160,000	-	-
Net Profit (ownership transfer fee added back 2nd & 3rd year)	190,934	208,588	229,927
Depreciation Expenses	12,000	12,000	12,000
Opening Balance of Cash Surplus	-	202,934	351,522
Total Cash Inflow	362,934	423,522	593,449
Cash Outflow			
Investment in cosmetics products	10,000	-	-
Investment in grocery products	20,000	-	-
Investment in confectionary products	10,000	-	-
Investment in bKash & other mobile banking	100,000	-	-
Payment for Decoration	20,000	-	-
Investment Pay Back including ownership transfer fee	-	72,000	120,000
Total Cash Outflow	160,000	72,000	120,000
Total Cash Surplus	202,934	351,522	473,449

Break even analysis

Particulars	Monthly	Yearly
Contribution Margin Ratio: (CM/Sales)	62%	62%
Break Even Point (BEP):	14,800	177,600
	62%	62%
Break Even Point (BDT)	23,821	285,856

SWOT Analysis

Strength:

1. Employment: self (1) + family (0) + Others (1)= 2 persons;
2. Quality services and products;
3. Skill and experience;
4. Trade license & ownership in his own name;
5. Maintaining books of accounts;
6. Agency of major mobile banking operators.

Opportunity:

1. Location of shop;
2. Demand of products;
3. Regular customers;
4. After 3 years the capital of the entrepreneur will be Tk. 892,449 excluding payback of investor's money.

Weakness:

1. Credit Sales.

Threat:

1. Local competitors;
2. Money transfer to wrong number;
3. Insecurity of cash.

Pictures



bKash



অনুমোদিত এজেন্ট
শাজী মোঃ হাফিজুর রহমান

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DOM

Medipus DS

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SUN SILK

Colgate



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টাকা পাঠানো বা পাওয়ার সহজ উপায়
মোবাইলে, মুহূর্তেই

একাউন্ট খুলুন ফ্রি!

bKash
একটি ব্যাংক থেকে অর্ধেক
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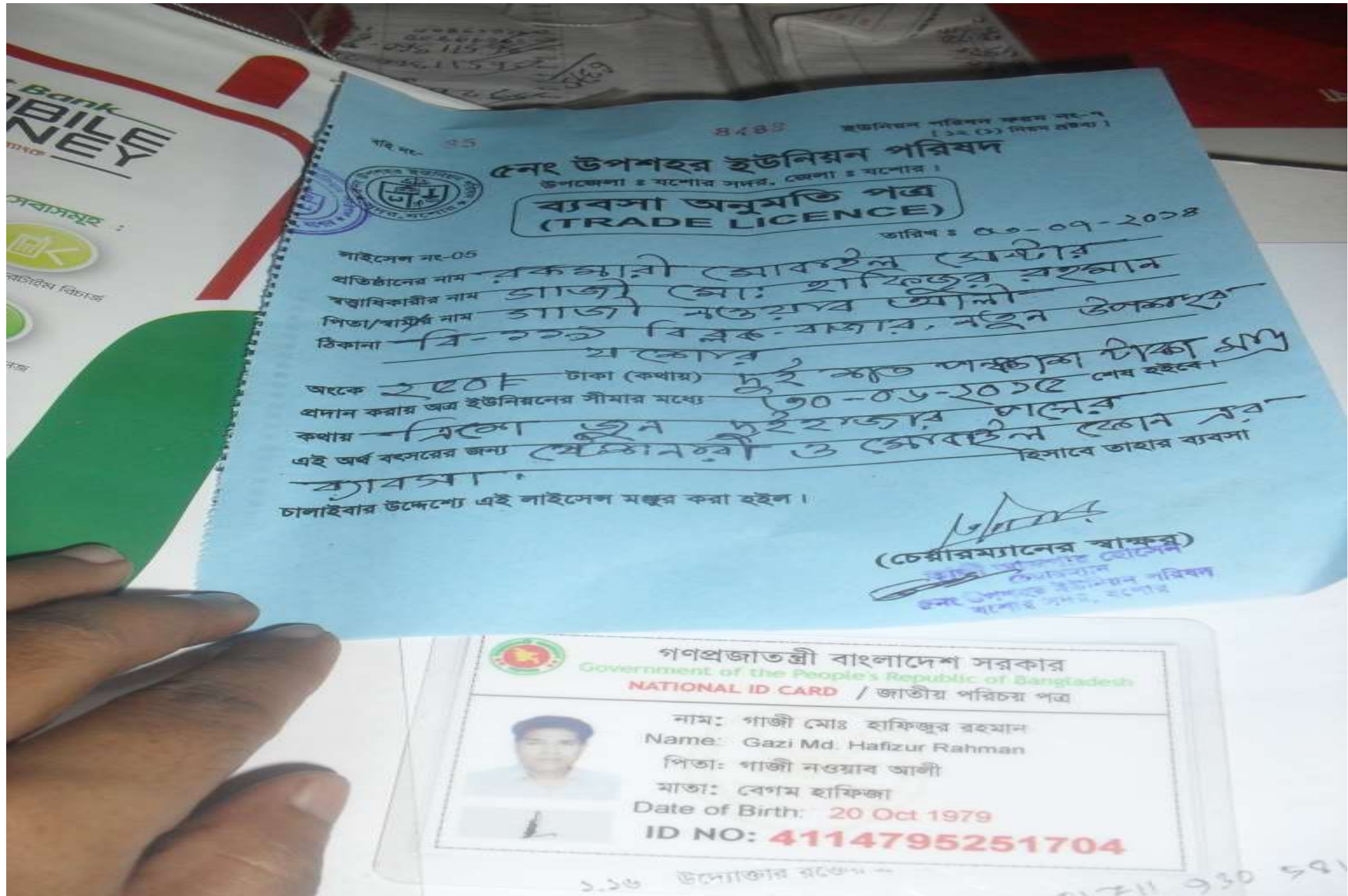












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ইউনিয়ন পরিষদ করম নং-৭
(১২ (১) দিনস প্রযোজ্য)

নেং উপশহর ইউনিয়ন পরিষদ

উপজেলা : যশোর সদর, জেলা : যশোর।

ব্যবসা অনুমতি পত্র (TRADE LICENCE)

তারিখ : ০৩-০৭-২০১৮

লাইসেন্স নং-০৫

পতিষ্ঠানের নাম রাক্ষারী মোবাইল স্টোর
স্বাধিকারীর নাম গাজী মোঃ হাফিজুর রহমান
পিতা/স্বামীর নাম গাজী নওয়াজ আলী
ঠিকানা রি-১১১১ বিরুক-বাজার, নুহুন উপশহর
যশোর

অংকে ২৫০৮ টাকা (কথায়) দুই সাত আশুকাশী টাকা মাত্র
প্রদান করার অর্থ ইউনিয়নের সীমার মধ্যে ৩০-০৬-২০১৫ শেষ হইবে।

কথায় ত্রিশো দুই হাজার চল্লিশ
এই অর্থ বসনের জন্য স্বৈচ্ছানুক্রমে ও মোবাইল ফোন ব্যবসা হিসাবে তাহার ব্যবসা
চালাইবার উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল।

(স্বাক্ষর)
(চেয়ারম্যানের স্বাক্ষর)
উপজেলা পরিষদ
নেং উপশহর ইউনিয়ন পরিষদ
যশোর সদর, যশোর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: গাজী মোঃ হাফিজুর রহমান
Name: Gazi Md. Hafizur Rahman
পিতা: গাজী নওয়াজ আলী
মাতা: বেগম হাফিজা
Date of Birth: 20 Oct 1979

ID NO: **4114795251704**

১.১৬ উপজেলা পরিষদ
১২/১১ ৯৩০ ৯৭১

Thank You

