

A Nobin Udyokta Project

# Raina Mobile Dot Com



*NU Identified and PP Prepared by :*  
Md. Ziaul Hoque, Dhamrai Unit  
*Verified By:* Tapan Kumar Debnath



**GRAMEEN TRUST**

*Presented by*  
**Mohammad Mahmudur  
Rahman**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mohammad Mahmudur Rahman
Age	:	09/07/1992 (23 Years)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	3 Brothers
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Fatama Begum
(iii) Father's name	:	Md Ismail Hossain
(iv) GB member's info	:	Member since: 02/5/2011 Branch: Mirzanagar, Centre no.16, Group:06 Loanee No.2081 First loan:5,000/- Total Amount Received: Tk. 1,00,000/- Existing loan: 50,000/- Outstanding: 36,800/-
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	HSC

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	<b>Telecom Business</b>
Trade License Number	:	<b>2051</b>
Business Experiences and Training Info.	:	<b>02 years</b>
Other Own/Family Sources of Income	:	<b>Fish Business (NU)</b>
NU Contact Info	:	<b>01686990059</b>
Other Own/Family Sources of Liabilities	:	<b>N/A</b>
NU Project Source/Reference	:	<b>GT Dhamrai Unit Office, Dhaka</b>

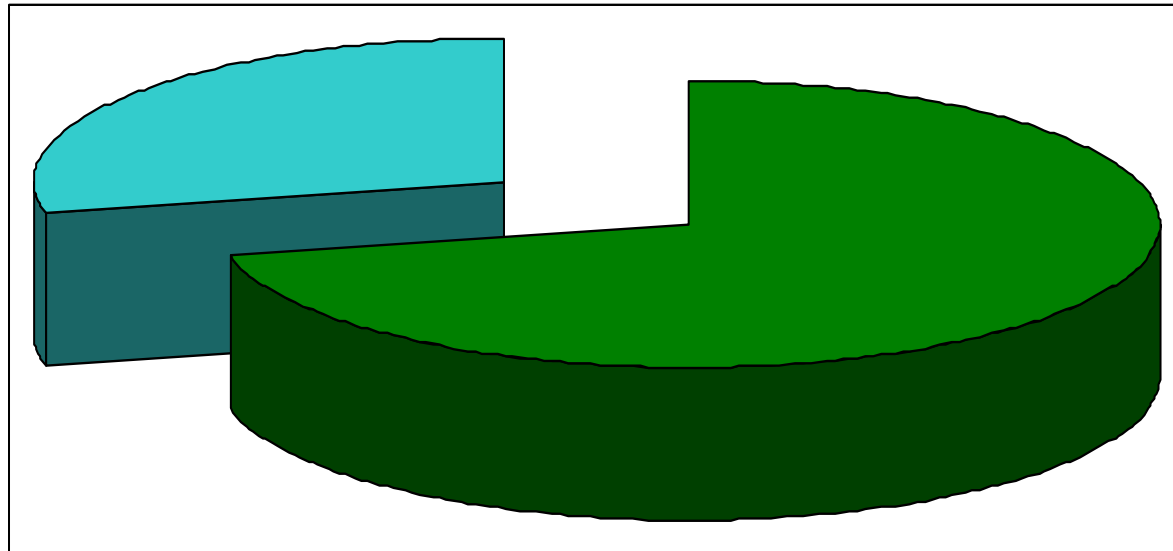


NU's mother has been a member of Grameen Bank Since 2011. At first his mother took a loan amount of 5,000 BDT from Grameen Bank. GB loan has been Invested in his son's business. NU's mother gradually improved their life standard by utilizing GB loan. NU got initial capital amounting to 100,000 BDT. GB Loan and family income source is included in this capital. NU's father and elder brother are businessmen. His younger brother is studying now at City University.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Raina Mobile Dot Com</b>
Address/ Location	:	Islampur, Dhamrai, Dhaka
Total Investment in BDT	:	<b>Tk.350,000</b>
Financing	:	Self BDT : 250,000 (from existing business) - 71% Required Investment BDT : 1,00,000 (as equity) - 29 %
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	<b>BDT 8,000</b>
i. Proposed Business % of present gross profit margin	:	<b>12%</b>
ii. Estimated % of proposed gross profit margin	:	<b>12%</b>
iii. Agreed grace period	:	<b>5 months</b>



■ NU Investment Tk.250,000 (71%)

■ GT Investment Tk.100,000 (29%)

**Total Investment Tk.350,000**

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
Furniture :	22,000		
Computer (1) :	30,000		
Mobile Set (6) :	6,000		
Bkash :	20,000		250,000
Flexi Load (Robi,GP, Airtel,BL) :	20,000		
Mobile Scratch Card (Robi,GP, Airtel,BL):	15,000		
Shop Advance :	10,000		
Presents Goods item: (*)	127,000		
<b>Proposed Stock Items (*):</b>		100,000	100,000
<b>Total Capital</b>	<b>250,000</b>	<b>100,000</b>	<b>350,000</b>

N.B: Details of Present stock (\*) & proposed (\*\*) items have been enclosed in next slide.

# PRESENT & PROPOSED INVESTMENT Breakdown



<b>Present Stock item</b>	
<b>Product name</b>	<b>Amount</b>
Mobile Set (30)	45,000
Mobile Battery(50)	10,000
Mobile Charger (50)	5,000
Mobile Cover (100)	10,000
Mobile Screen Paper (100)	1,000
Mouse	1,000
Keyboard	500
Mosquito net bat (5)	1,000
Pen drive (15)	9,000
Head phone	15,000
Mobile Casing	15,000
Sound Box	4,500
Multi Plug (10)	2,000
TV Remote (10)	1,000
LED Light	3,000
Memory Card (20)	4,000
<b>Total Present Stock</b>	<b>127,000</b>

<b>Proposed stock item</b>	
<b>Product Name</b>	<b>Amount</b>
Bkash	70,000
Printer (1)	10,000
Coil Wire of Broad band line	15,000
Switch Board for broadband line	5,000
<b>Total Proposed Stock</b>	<b>100,000</b>



# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A) (Accessories, Flexi load and Bkash)	4,000	120,000	1,440,000
<i>Less: Cost of sale (B)</i>	3,520	105,600	1,267,200
<b>Profit from Sale 12% (A-B)= [C]</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>
Income from Service (D)	100	3,000	36,000
Gross Profit (C+D)=(E)	580	17,400	208,800
<b><i>Less: Operating Costs</i></b>			
Electricity bill		500	6,000
Night Guard Bill		200	2,400
Rent		2,500	30,000
Mobile Bill		200	2,400
Salary		8,000	96,000
Others (TL fee, Entertainment)		200	2,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses(58000*15%)		725	8700
<b><i>Total Operating Cost (F)</i></b>		<b>12,125</b>	<b>145,500</b>
<b>Net Profit (E-F):</b>		<b>5,275</b>	<b>63,300</b>

# 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
Sales (A) (Accessories, Flexiload and Bkash)	6,000	180,000	2,160,000	6,500	195,000	2,340,000	7,000	210,000	2,520,000
<b>Less: Cost of Sale (B)</b>	5,280	158,400	1,900,800	5,720	171,600	2,059,200	6,160	184,800	2,217,600
<b>Profit from Sale 12% (A-B)=(C)</b>	720	21,600	259,200	780	23,400	280,800	840	25,200	302,400
<b>Income from Service (D)</b>	125	3,750	45,000	125	3,750	45,000	125	3,750	45,000
<b>Gross Profit (C+D)=(E)</b>	845	25,350	304,200	905	27,150	325,800	965	28,950	347,400
<b>Less operating cost :</b>									
Electricity bill		500	6,000		600	7,200		600	7,200
Night Guard Bill		200	2,400		200	2,400		250	3,000
Shop Rent		2,500	30,000		2,500	30,000		2,500	30,000
Salary		8,000	96,000		8,000	96,000		8,000	96,000
Mobile Bill		300	3,600		300	3,600		400	4,800
Others (TL fee,)		200	2,400		300	3,600		300	3,600
<b>Non Cash Item:</b>									
Depreciation Expense		850	10,200		850	10,200		850	10,200
<b>Total Operating Cost (D)</b>		12550	150600		12750	153000		12,900	154800
<b>Net Profit (C-D) = (E)</b>		<b>12800</b>	<b>153600</b>		<b>14,400</b>	<b>172,800</b>		<b>16,050</b>	<b>192600</b>
GT payback			40,000			40,000			40,000
<b>Retained Income:</b>		<b>113600</b>		<b>132800</b>			<b>152600</b>		

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	153600	172,800	192600
1.3	Depreciation (Non cash item)	10,200	10,200	10,200
1.4	Opening Balance of Cash Surplus	0	87,000	230,000
	<b>Total Cash Inflow</b>	<b>263,800</b>	<b>270,000</b>	<b>432,800</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000	0	0
2.2	GB Loan	36,800	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>176,800</b>	<b>40,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>87,000</b>	<b>230,000</b>	<b>392,800</b>



## **S**TRENGTH

- Shop position located beside Road
- Business Experiences and Skill
- Environment Friendly
- Maintain Daily accounts
- Positive attitude to business

## **W**EAKNESS

- Lack of Investment

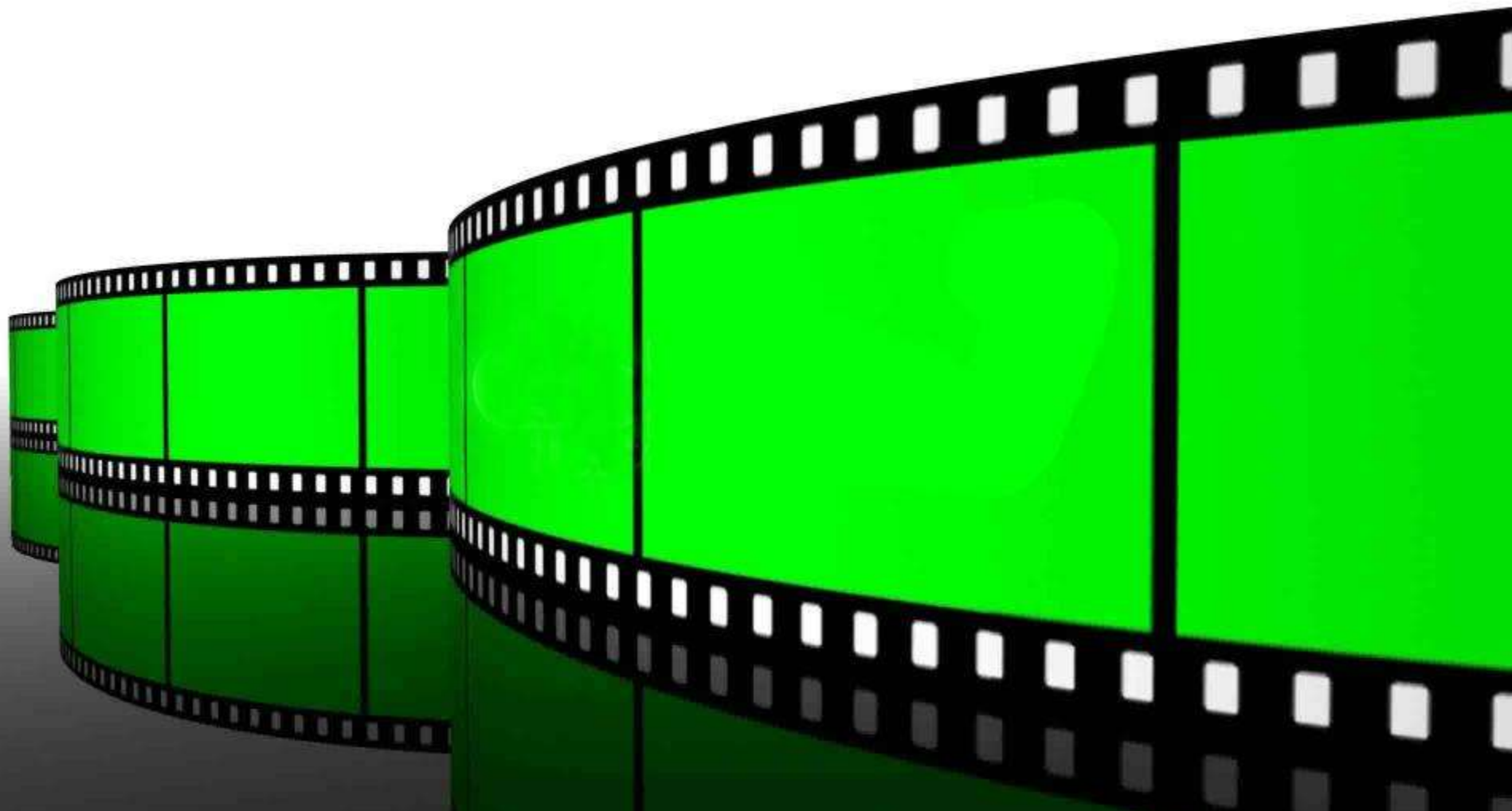
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grasp the new customer for long time

## **T**HREATS

- Competitor may arise
- Theft
- Political Instability may reduce the sale.

# Photographs



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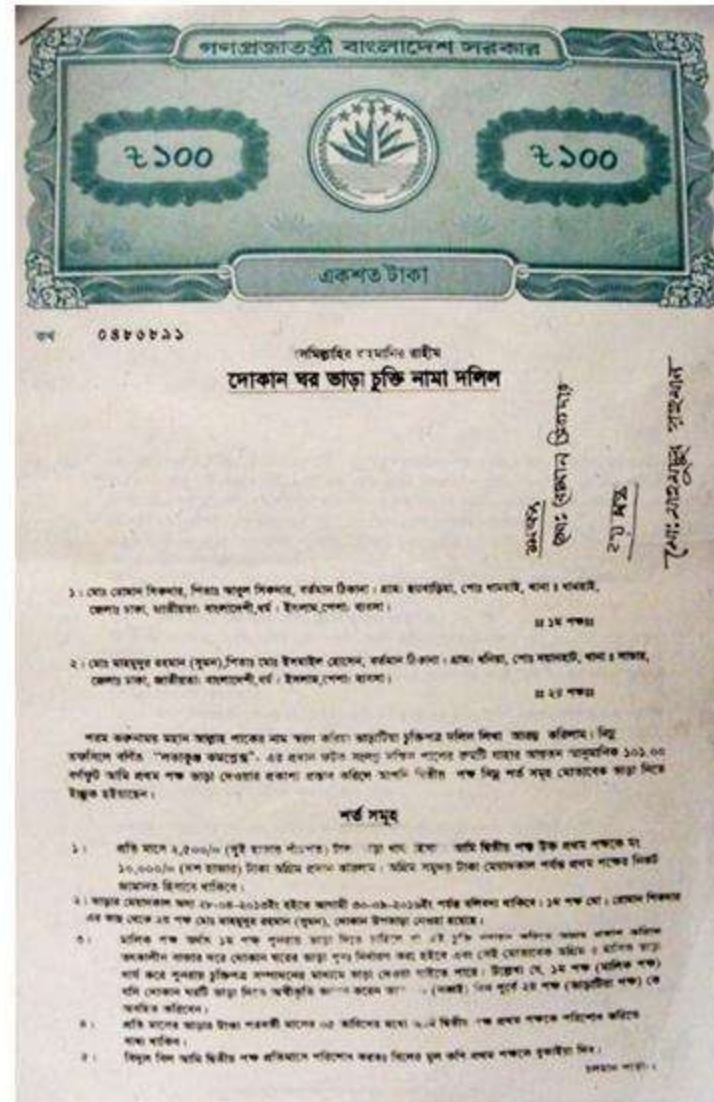
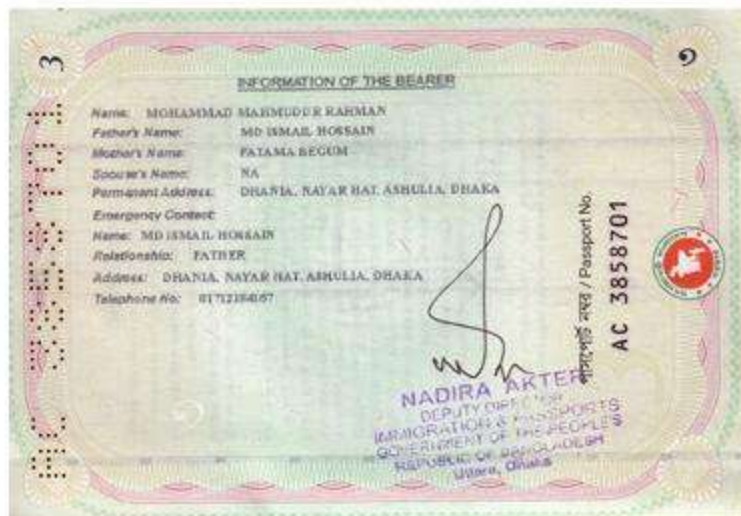
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*Presented at*  
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on July 02, 2015 at GT

