

**Proposed NU Business Name: Maa Babar Doa
Electric & Electronics**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Shopon Mia</i> Vill: Mamudpur, Union: Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	24 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (two) Brothers and 03 (three) 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. Nurjahan Begum
(iii) Father's name	:	Md. Mofser Ali
(iv) GB member's info	:	<i>Branch: Jumarbari, Saghata Gaibandha. Centre# 12/Mo, Loan no.: 1309, Member since September 17, 2003. First loan: Tk. 3,000 Existing loan: Tk. 40,000, Outstanding: Tk. 16,920</i>
Further Information:	:	
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Class Nine
Present Occupation (Besides own business, i.e., perusing 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.)	:	02 (Two) years working experience and 04 (Four) years experience is running his own business, started the business with BDT 55,000 (Fifty five thousand). He has on hand training.
Other Own/Family Sources of Income	:	His father's income from Agriculture and brother's income from business (transportation business).
Other Own/Family Sources of Liabilities	:	No
NU's Contact No.	:	01919918170
NU's National ID No.	:	19913218847000172
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurjahan Begum is a GB member since September 17, 2003 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for mortgaging land (10 decimal), cultivation, repairing house, purchasing cow and assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Babar Doa Electric & Electronics</i>
Address/ Location	:	Jumarbari, saghata, Gaibandha
Business Category	:	General retail & wholesale
Total Investment in BDT	:	Tk. 428,000
Financing	:	Self Tk. 278,000 (from existing business) Investor tk. 150,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 3,000 (Three thousand)
Proposed Salary	:	Taka 5,000 (Five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 13%, Mobile set 10%, bKash 100% and flexi-load 100%
(ii) Estimated % of proposed gross profit margin	:	On products 13%, Mobile set 10%, bKash 100% and flexi-load 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 13%, Mobile set 10%, bKash 100% and flexi-load 100%

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,200	33,600	403,200
Sales income from mobile set	1,000	10,000	120,000
Commission of bkaash	80	2,240	26,880
Commission of flexiload	41	1,134	13,608
Total Sales income (A)	2,321	46,974	563,688
Less: Cost of sales of products	1,044	29,232	350,784
Less: Cost of sales of mobile set	900	9,000	108,000
Less: Total cost of Sales (B)	1,944	38,232	458,784
Gross Profit (C) [C=(A-B)]	377	8,742	104,904
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Rent		450	5,400
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		231	2,770
Total Operating Cost (D)		5,831	69,970
Net Profit (C-D):		2,911	34,934

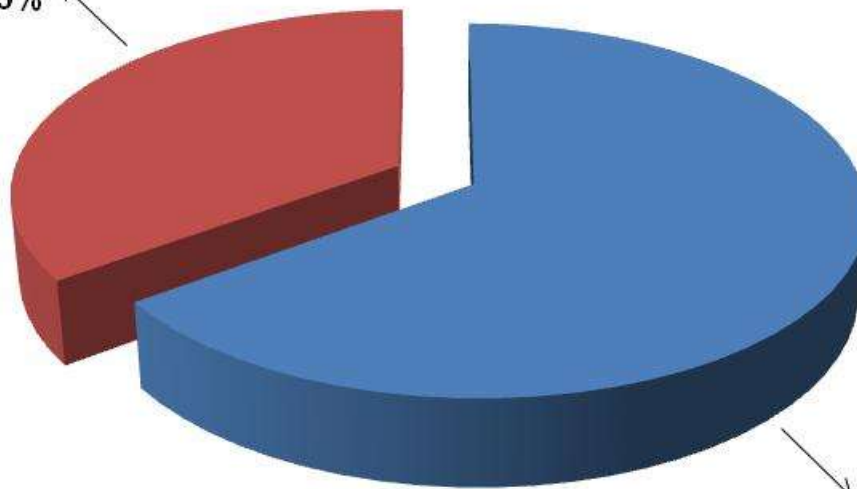
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (mobile battery, charger, cashing, card reader, switch, switch board, calculator, light, wire, fan and remote control etc.)	163,920	120,000	283,920
Investment in mobile set	19,200	30,000	49,200
Investment in bkaash	50,000	-	50,000
Investment in flexiload	6,000	-	6,000
Investment in Machineries (television and fan etc.)	5,400	-	5,400
Mobile set for flexiload and bkaash - 6 pics	2,400	-	2,400
Cash in hand	2,000	-	2,000
Grameen Bank Outstanding Loan	(16,920)	-	(16,920)
Decoration (fixture and fittings)	16,000	-	16,000
Advance for shop	30,000	-	30,000
Total Capital	278,000	150,000	428,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 278,000
- GTT's Investment BD 150,000
- Total Capital BDT 428,000

GTT's
Investment
35%



Entrepreneur's
Contribution
65%

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
Estimated sales income from products	2,400	67,200	806,400	2,760	77,280	927,360	3,036	85,008	1,020,096
Estimated sales income from mobile set	1,000	12,000	144,000	1,000	15,000	180,000	1,111	20,000	240,000
Estimated Commission of bkaash	140	3,920	47,040	161	4,508	54,096	169	4,733	56,801
Estimated Commission of flexiload	54	1,512	18,144	62	1,739	20,866	65	1,826	21,909
Total estimated Sales income (A)	3,594	84,632	1,015,584	3,983	98,527	1,182,322	4,381	111,567	1,338,806
Less: Cost of sales of products	2,088	58,464	701,568	2,401	67,234	806,803	2,641	73,957	887,484
Less: Cost of sales of mobile set	900	10,800	129,600	900	13,500	162,000	1,000	18,000	216,000
Less: Total cost of Sales (B)	2,988	69,264	831,168	3,301	80,734	968,803	3,641	91,957	1,103,484
Gross Profit (C) [C=(A-B)]	606	15,368	184,416	682	17,793	213,518	740	19,610	235,322
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		450	5,400		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		700	8,400
Night Guard bill		150	1,800		200	2,400		200	2,400
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		5,000	60,000		5,500	66,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		231	2,770		231	2,770		231	2,770
Total Operating Cost (D)	-	10,081	114,970	-	11,931	143,170	-	13,231	158,770
Net Profit (C-D):	-	5,287	69,446	-	5,862	70,348	-	6,379	76,552
Retained Income			69,446			139,794			216,347

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	75,446	82,348	88,552
1.3	Depreciation Expenses	2,770	2,770	2,770
1.4	Opening Balance of Cash Surplus	-	25,296	38,414
	Total Cash Inflow	228,216	110,414	129,737
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	16,920	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	202,920	72,000	72,000
3.0	Total Cash Surplus	25,296	38,414	57,737

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (Father & Brother)
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Ownership of business in his own name
- Maintain books of records
- Experience (6 yrs.)

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 494,347 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's

Presented at 6th In-house Executive Social Business Design Lab
on June 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









ইউপি ফরম - ১৩
লাইসেন্স ফি আদায় রেজিষ্টার
অর্থ বছর ২০১৪-২০১৫

লাইসেন্স

স্বাক্ষরকারী: ইউনিয়ন পরিষদ
স্বাক্ষরকারী: থানা/উপজেলা
স্বাক্ষরকারী: জেলা।

বই নম্বর: ০১
লাইসেন্স নম্বর: ৬৩ তারিখ: ০৩/১১/১৫
লাইসেন্সধারীর নাম: সাহসবাবু দেবী ইন্দ্রকুমার-১৩ বৈষ্ণবী
পিতা/বামীর নাম: শ্রী: সুপার সিং
ঠিকানা: গুরুদেব আশ্রম
স্বাক্ষরকারী
পেশার বর্ণন: ইন্ডিয়ান সূত্র
৩০/০৬/১৫ তারিখ পর্যন্ত বৈধ
ফি প্রদানের পরিমাণ টাকা: ২০০/- কক্ষ: স্বাক্ষরকারী
এতে করে কারে কারমা/পূজা/শেখা: ২৫/- চালিয়ে থাকবে অন্য এই লাইসেন্স প্রদান করা হলো।
তারিখ: ০৩/১১/১৫
০৩.১১.১৫/১৫ জেলা/ন্যায়ালয়ের সত্বস্বত্ব



মহানগর ব্যাংক
কুমিল্লা উপজেলা ৬৩৩ শাখা

সহজ স্বপ্নের পাশ বই

নাম: মুহম্মদ হান্নান
বই নং: ১৩৩৮
ফোন নং: ৩২৫৮
জন্ম নং: ১৫
বৈয়ের তারিখ: ০৩/১১/১৫
বই ইস্যুর তারিখ: ০৩/১১/১৫

মহানগর ব্যাংক
কুমিল্লা উপজেলা
কুমিল্লা শাখা



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

নাম: মোঃ শপন মিয়া
Name: Md. Shopon Mia
পিতা: মোঃ মফজুর আলী
মাতা: মোছাঃ নুরজাহান বেগম
Date of Birth: 10 Mar 1971
ID NO: 19913218847000172

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেল
কোনও শাসনে গুলে বিক্রিও গুলে অফিসে গুলে গেলে গুলে অফিসে করা হলে।
ঠিকানা: গ্রাম/পাড়া: মনুলপুর, হাজরগঞ্জ, জামালপুর - ৩১৩০, সফটা, পাইকগাছা

Signature
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/০৮/২০১০



Thank You