



Grameen Kalyan

Proposed NU Business Name: Hasan & Hossain Mobile Servicing Centre



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Hussain Ahmed. Vill: Vatipara balasor, Post: Alim Nagor, Upazilla : Fulbaria, District: Mymensingh
Age	: 24 Years
Marital status	: Unmarried.
No. of siblings:	: 5 brothers & 1 Sister.
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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Most. Jahanara Begum. : Md. Montaj Ali. : Branch: Dehokhola, Fulbaria, Mymensingh Group # 02, Centre # 18/m, Loan no. 1872, Mymensingh, Member since: 2006, First loan: Tk. 5,000, Last loan: 10,000, (All paid). : My father is paying GB loan installment. : No : Nil : Nil : Nil : Nil
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.)	:	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 10 years work experience in this running business.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01735 –743378.
National ID	:	19916112035000118
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (five Thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized the money agriculture and different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Hasan & Hussain Mobile Servicing Centre.
Address/ Location	:	Fulbaria Pourosoha, Fulbaria, Mymensingh.
Total Investment	:	BDT = 4,35,000
Financing	:	Self financing: BDT = 3,35,000 Required Investment: BDT = 1,00,000 (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT. 4,000 (four 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; ➤ Mobile servicing & accessories sales is here; ➤ Around 30% gross profit from mobile phone accessories sales & 85% for servicing is estimated; ➤ Estimated mobile accessories sales is about @ Tk. 1,500 per day and expected income from mobile servicing @ Tk. 1,000 per day; ➤ Pay back period is 3 years; ➤ Expected date to start the project in early 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

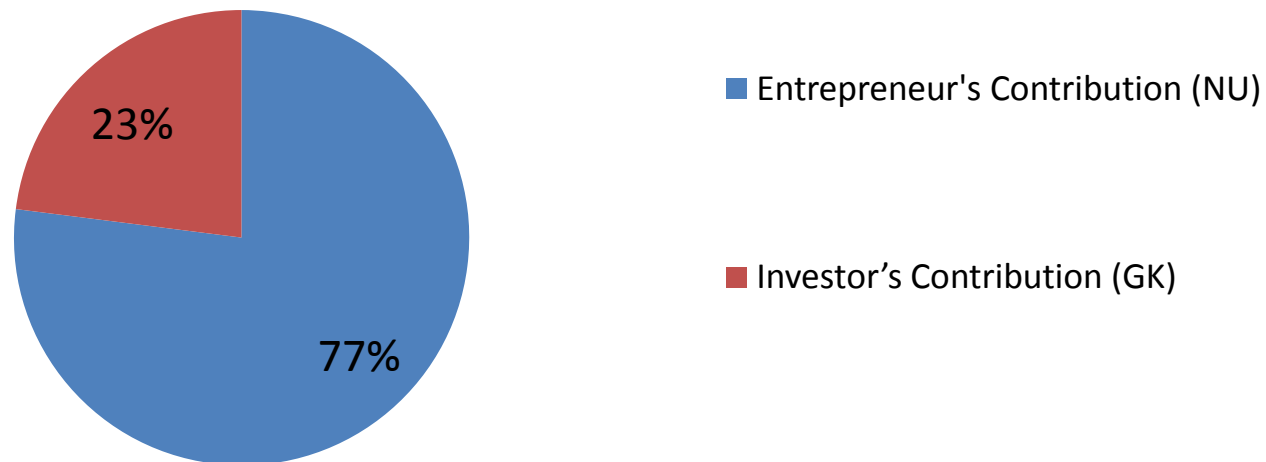
Particulars	Existing Business		
	Daily	Monthly	Yearly
Mobile phone Accessories sales	1,000	25,000	300,000
Mobile Servicing	600	15,000	180,000
Total Revenue (A)	1,600	40,000	480,000
Cost of Mobile Sales	700	17,500	210,000
Cost of Mobile Servicing	90	2,250	27,000
Cost of Sales (B)	790	19,750	237,000
Gross profit (GP) [C=(A-B)]	810	20,250	243,000
Less: Operating Costs:			
Electricity bill		1,000	12,000
Shop rent		600	7,200
Night guard bill		100	1,200
Transportation		1,000	12,000
Mobile bill		300	3,600
Other Expenses	100	2,500	30,000
Non Cash Item:			
Depreciation Expenses			10,000
Total Operating Cost (D)		5,500	76,000
(C-D) Net Profit:		14,750	167,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance (lease)	200,000	-	200,000
Furniture (decoration)	70,000	-	70,000
Computer for servicing	20,000	-	20,000
Materials (LCD, revon, task, CPU, memory card, pen drive, sim card, battery, charger, casing, power ic, etc)	40,000	100,000	140,000
Cash in Hand	5,000	-	5,000
Total	335,000	100,000	435,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	335,000	77
Investor's Contribution (GK)	100,000	23
Total Investment	435,000	100



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:									
Mobile accessories sales	1,500	37,500	450,000	1,650	41,250	495,000	1,815	45,375	544,500
Income from Mobile Servicing	1,000	25,000	300,000	1,100	27,500	330,000	1,210	30,250	363,000
(A) Total Revenue	2,500	62,500	750,000	2,750	68,750	825,000	3,025	75,625	907,500
Cost of Mobile accessories	1,050	26,250	315,000	1,155	28,875	346,500	1,271	31,763	381,150
Cost of Mobile Servicing	150	3,750	45,000	165	4,125	49,500	182	4,538	54,450
(B) Total Cost of Sales	1,200	30,000	360,000	1,320	33,000	396,000	1,452	36,300	435,600
Gross profit (GP)= [C (A-B)]	1,300	32,500	390,000	1,430	35,750	429,000	1,573	39,325	471,900
Less: Operating Costs:									
Electricity bill		1,200	14,400		1,260	15,120		1,323	15,876
Transportation		1,000	12,000		1,050	12,600		1,103	13,230
Shop Rent		600	7,200		630	7,560		662	7,938
Night Guard bill		100	1,200		105	1,260		110	1,323
Proposed salary-self		4,000	48,000		4,200	50,400		4,410	52,920
Mobile bill		300	3,600		315	3,780		331	3,969
Other Expenses	100	2,500	30,000	105	2,625	31,500	110	2,756	33,075
Non Cash Item:									
Depreciation Expenses			10,000			10,000			10,000
Total Operating Cost (D)		9,700	126,400		10,185	132,220		10,694	138,331
(C-D)Net Profit		22,800	263,600		25,565	296,780		28,631	333,569
Retained Income:			263,600			296,780			333,569

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
<u>Cash inflow:</u>			
Opening Balance	5,000	228,600	485,380
Capital Infusion by Investor	100,000		
Sales	750,000	825,000	907,500
Total Receipts	855,000	1,053,600	1,392,880
<u>Cash Outflow:</u>			
Cost of goods sold	360,000	396,000	435,600
Operating expenses	126,400	132,220	138,331
Product Purchase	100,000		
Return to Investor (Including Transfer fee)	40,000	40,000	40,000
Total payment	626,400	568,220	613,931
Closing Balances	228,600	485,380	778,949

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: Self: 1<input type="checkbox"/> Skill & experience: 10 years	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Lack of sufficient capital;<input type="checkbox"/> Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Theft;<input type="checkbox"/> Local competitor.

Presented at 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

My Shop and me



















Trade License

Thank You