



Grameen Kalyan

Proposed NU Business Name: Khan Telecom.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Soaib Alam Khan. Vill: Fulbaria, Post: Fulbaria, Upazilla : Fulbaria, District: Mymensingh
Age	:	27 Years
Marital status	:	unmarried.
No. of siblings:	:	5 brothers & 3 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	:	Most. Sufia Khatun.
(iii) Father's name	:	Md. Sorafot Ali Khan.
(iv) GB member's info	:	Branch: Fulbaria, Group # 04, Centre # 53/m, Loan no. 5442/1, Mymensingh, Member since: 2008, First loan: Tk. 5,000, Last loan: 11,000, All paid
Further Information:	:	No
(v) Who pays GB loan installment	:	Nil
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	
(ix) Others	:	
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 5 years experience in running business.
Other Own/Family Sources of Income	:	Father's income from jobs (school teacher).
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01730 –133340.
N ID	:	6122003206228
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. 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 in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Khan Telecom.
Address/ Location	:	Fulbaria,Mymensingh
Total Investment	:	BDT = 3,11,800
Financing	:	Self financing: BDT = 2,11,800 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; ➤ All sector of mobile banking service is here such as bkaash, DB MBanking, flexi load, electric bill pay etc; ➤ Estimated daily transaction @ tk 1,20,000; ➤ Estimated income @ tk 540 per day from Mobile Banking service & others income on sales @ tk15%; ➤ Estimated average profit from mobile service @ tk.4.5% on per thousand; ➤ Estimated sales mobile accessories & others is about @ Tk. 1,000 per day; ➤ Pay back period is 3 years; ➤ Expected date to expand the project in early,2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

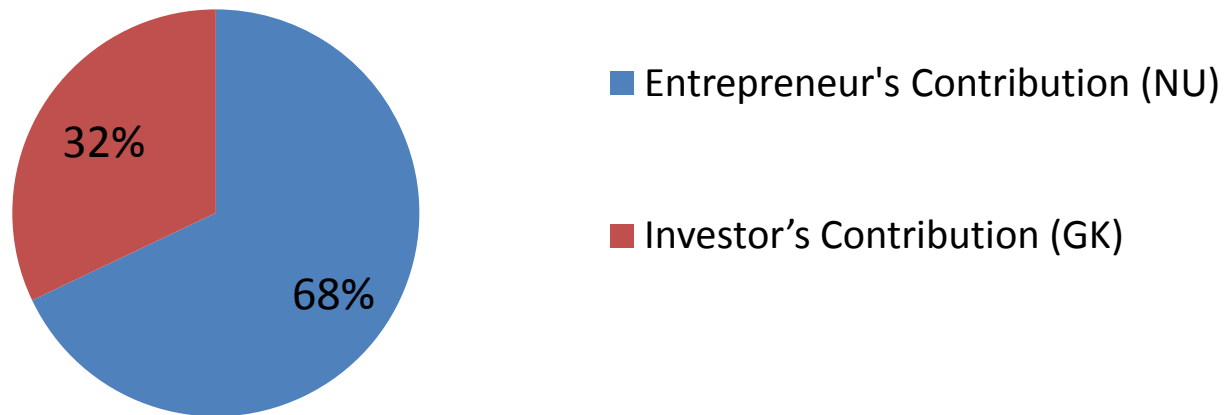
Particulars	Existing Business		
	Daily	Monthly	Yearly
Income from Mobile banking	450	11,250	135,000
Total Revenue(A)	450	11,250	135,000
Cost of Sales	60	1,500	18,000
Total Cost of Sales (B)	60	1,500	18,000
Gross profit (GP) [C=(A-B)]	390	9,750	117,000
Less: Operating Costs:			
Electricity bill		150	1,800
Shop rent		800	9,600
Transportation		100	1,200
Mobile bill		150	1,800
Other Expenses		50	600
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		1,250	19,000
(C-D) Net Profit:		8,500	98,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	30,000	-	30,000
Furniture (almira & others)	25,000	-	25,000
bkash	38,000	30,000	68,000
Dutch Bangla	27,000	20,000	47,000
Electric bill pay (polli+wapda)	25,000	5,000	30,000
Flexi load (Gp,BL,robi,airtel.teletalk)	10,000	5,000	15,000
Mobile 11 pcs for flexi load & Mbanking service	10,000		10,000
Sim Card (gp-17+airtel-7+BL-8)	4,800	5,000	9,800
Memory card, battery, charger	2,000	5,000	7,000
Electric Product(cable, energy light, holder, socket, switchboard etc)		20,000	
Decoration (rack)		10,000	
Cash in Hand	40,000	-	40,000
Total	211,800	100,000	311,800

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	211,800	68
Investor's Contribution (GK)	100,000	32
Total Investment	311,800	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 & others sales	1,000	25,000	300,000	1,100	27,500	330,000	1,210	30,250	363,000
Income from Mobile banking Service	540	13,500	162,000	594	14,850	178,200	653	16,335	196,020
(A) Total Revenue	1,540	38,500	462,000	1,694	42,350	508,200	1,863	46,585	559,020
Cost of Mobile accessories & others sales	850	21,250	255,000	893	22,313	267,750	937	23,428	281,138
Cost of Mobile banking Service	54	1,350	16,200	57	1,418	17,010	60	1,488	17,861
(B) Total Cost of Sales	904	22,600	271,200	949	23,730	284,760	997	24,917	298,998
Gross profit (GP)= [C (A-B)]	636	15,900	190,800	745	18,620	223,440	867	21,669	260,022
Less: Operating Costs:									
Electricity bill		150	1,800		158	1,890		165	1,985
Transportation		200	2,400		210	2,520		221	2,646
Stationary		100	1,200		105	1,260		110	1,323
Shop Rent		800	9,600		840	10,080		882	10,584
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		200	2,400		210	2,520		221	2,646
Non Cash Item:									
Depreciation Expenses			5,000			5,000			5,000
Total Operating Cost (D)		5,750	74,000		6,038	77,450		6,339	90,427
(C-D)Net Profit		10,150	116,800		12,583	145,990		15,329	169,596
Retained Income:			116,800			145,990			169,596

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	40,000	216,800	322,790
Capital Infusion by Investor	100,000		
Sales	462,000	508,200	559,020
Total Receipts	602,000	725,000	881,810
<u>Cash Outflow:</u>			
Cost of goods sold	271,200	284,760	298,998
Operating expenses	74,000	77,450	90,427
Return to Investor (Including Transfer fee)	40,000	40,000	40,000
Total payment	385,200	402,210	429,425
Closing Balances	216,800	322,790	452,386

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Ownership in his own name.
- Skill & experience: 5 years

WEAKNESS

- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Pay back period is three years.

THREATS

- Theft;
- Local competitor.

Presented at 12th Ex. SB Design Lab on January 31,
2016 at Grameen Kalyan.

Thank you

Pictures

My Shop and me


















Trade License

**ফুলবাড়ীয়া পৌরসভা কার্যালয়**
স্থাপিত : ২০০১ইং
ফুলবাড়ীয়া, ময়মনসিংহ।

ট্রেড লাইসেন্স

বহি নং- 61 ক্রমিক নং- 6004 লাইসেন্স নং- ১৫০৭

স্থানীয় সরকার (পৌরসভা) আইন, ২০০৯ এর ধারা ১০৩ ও আদর্শ কর তফসিলে বর্ণিত বিধিমালা অনুসারে প্রদত্ত ট্রেড, প্রফেশন, কলিং, ও বিজ্ঞাপন লাইসেন্স।
অত্র লাইসেন্স পরবর্তী পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০.১৪ সনের ৩০ জুন পর্যন্ত মেয়াদে ব্যবসা প্রতিষ্ঠানে নাম.....**খান হেটমিকম**.....
শ্রোঃ.....**মোঃ মেসখাইব খান**.....
পিতা/স্বামী.....**মোঃ আব্বাস আলী খান**.....
পত্নী.....**শাহা হায়দার**.....
বাবসা করার জন্য ট্রেড লাইসেন্স ফিস :.....**১৬০০/-**.....টাকা
বকেয়া :.....
সার চার্জ :.....
বিজ্ঞাপন কর :.....
সর্বমোট :.....**১৬০০/-**.....টাকা

তিনহাত ঠাকার গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

মতর্কতা :- (ক) এই লাইসেন্স ব্যবসার প্রকাশ্য স্থানে বুলাইয়া রাখিতে হইবে।
(খ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তন যোগ্য নহে।

লাইসেন্স পরিদর্শক
ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ।

মেয়র ২০/০৭/১৯
ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ

Technical Certificate

 **CARITAS TECHNICAL SCHOOL PROJECT** 
1/C, 1/A, Pallabi, Mirpur-12, Dhaka-1216

Serial No. *M-1957*

School/Centre's Name: *Caritas Technical School, Haluaghat, Mymensingh*

CERTIFICATE

This is to certify that *Md. Puait Alam Khan* Father's name *Md. Thorafat Ali Khan*
Mother's name *Pufia Khalun* Village *Chakradakani* Post Office *Boruka Bazar*
Police station/Upazila *Fulbaria* District *Mymensingh* successfully completed three months trade
training course on *Electric & Electronics* from *23-06-2012* to *21-09-2012* and obtained grade *A/B/C/D*.


Principal

Date *23-09-2012*


Project Manager

Thank You