



*Grameen Kalyan*

*Proposed NU Business Name: Emam Telecom.*



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Masud Mia, Vill: Hospital road, Fulbaria Moddopara, Post: Fulbaria, Upazila: Fulbaria, District: Mymensingh.
Age	:	29 Years
Marital status	:	Married.
Children	:	1 (One) Son.
No. of siblings:	:	2 (Two) Brothers & 5 (Five) 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. Majeda Khatun
(iii) Father's name	:	Late. Sorab Ali Mondol
(iv) GB member's info	:	Branch: Fulbaria Branch, Group # 08, Centre # 11/m, Loan no. 2614, Mymensingh, Member since: 1998, First loan: Tk. 5,000, Last loan: 20,000, Outstanding: Nil
Further Information:	:	
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	
Education, till to date	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business.
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 no formal training but 7 years working experience in running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01725603568.
N ID	:	6122007218437
NU Project Source/Reference	:	GK/Trishal Unit/ Md. Aminul Islam (2348).

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 1998. 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	:	<b>Emam Telecom.</b>
Address/ Location	:	Fulbaria Bazar ,Fulbaria,Mymensingh
Total Investment	:	<b>BDT = 3,85,000</b>
Financing	:	Self financing: BDT = 2,65,000 Required Investment: BDT = 1,20,000 (as equity)
Present salary/drawings from business	:	<b>Self BDT =6,000</b> <b>Employee-1= 3,500</b>
Proposed Salary	:	<b>Self BDT= 7,000( seven thousand)</b> <b>Employee-1= 4,000</b>
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ The product line of this shop is different mobile, mobile accessories etc.</li> <li>➤ Estimated sales mobile &amp; mobile accessories is about @ Tk. 25,000 per day and gross profit is 10% on sales.</li> <li>➤ Income from mobile servicing is about Tk. 300 per day and gross profit is 80% on servicing.</li> <li>➤ Pay back period is 3 years;</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

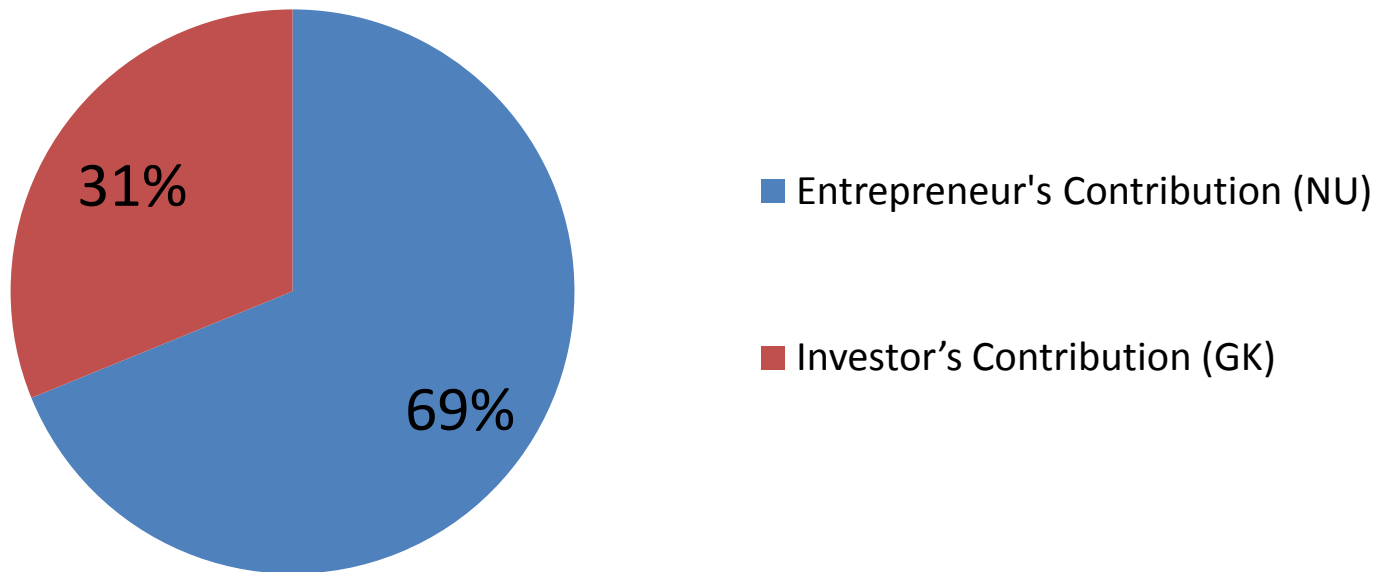
Particulars	Existing Business		
	Daily	Monthly	Yearly
Mobile & mobile accessories sales	17,000	425,000	5,100,000
Income from servicing	300	7,500	90,000
<b>Total Revenue(A)</b>	17,300	432,500	5,190,000
Cost of Sales	15,300	382,500	4,590,000
Cost of servicing	60	1,500	18,000
<b>Total Cost of Sales (B)</b>	15,360	384,000	4,590,000
<b>Gross profit (GP) [C=(A-B)]</b>	1,940	48,500	600,000
<b>Less:Operating Costs:</b>			
Electricity bill		900	10,800
Shop rent		2,000	24,000
Salary-self		6,000	72,000
Employee-1		3,500	42,000
Transportation		1,200	14,400
Mobile bill		300	3,600
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			4,000
<b>Total Operating Cost (D)</b>		14,400	176,800
<b>(C-D) Net Profit:</b>		<b>34,100</b>	<b>423,200</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Shop Advance	50,000	-	50,000
Decoration	40,000	-	40,000
Computer-1	20,000		20,000
Mobile for sale	100,000	100,000	200,000
Mobile accessories	30,000	20,000	50,000
IPS-1	20,000		20,000
Cash in Hand	5,000	-	5,000
<b>Total</b>	<b>265,000</b>	<b>120,000</b>	<b>385,000</b>

# Source of Finance

Source	Amount in BDT	in %
Entrepreneur's Contribution (NU)	265,000	69
Investor's Contribution (GK)	120,000	31
<b>Total Investment</b>	<b>385,000</b>	<b>100</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
<b>Revenue:</b>									
Mobile & Mobile accessories sales	25,000	625,000	7,500,000	27,500	687,500	8,250,000	30,250	756,250	9,075,000
Income from servicing	300	7,500	90,000	330	8,250	99,000	363	9,075	108,900
<b>(A) Total Revenue</b>	<b>25,300</b>	<b>632,500</b>	<b>7,590,000</b>	<b>27,830</b>	<b>695,750</b>	<b>8,349,000</b>	<b>30,613</b>	<b>765,325</b>	<b>9,183,900</b>
Cost of sales	22,500	562,500	6,750,000	24,750	618,750	7,425,000	27,225	680,625	8,167,500
Cost of servicing	60	1,500	18,000	63	1,575	18,900	66	1,654	19,845
<b>(B) Total Cost of Sales</b>	<b>22,560</b>	<b>564,000</b>	<b>6,768,000</b>	<b>24,813</b>	<b>620,325</b>	<b>7,443,900</b>	<b>27,291</b>	<b>682,279</b>	<b>8,187,345</b>
<b>Gross profit (GP)= [C (A-B)]</b>	<b>2,740</b>	<b>68,500</b>	<b>822,000</b>	<b>3,017</b>	<b>75,425</b>	<b>905,100</b>	<b>3,322</b>	<b>83,046</b>	<b>996,555</b>
<b>Less: Operating Costs:</b>									
Electricity bill		900	10,800		945	11,340		992	11,907
Transportation		1,500	18,000		1,575	18,900		1,654	19,845
Shop Rent		2,000	24,000		2,100	25,200		2,205	26,460
Proposed salary-self		7,000	84,000		7,350	88,200		7,718	92,610
Employrr-1		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		1,000	12,000		1,050	12,600		1,103	12,000
<b>Non Cash Item:</b>									
Depreciation Expenses			5,000			5,000			5,000
<b>Total Operating Cost (D)</b>		<b>16,700</b>	<b>205,400</b>		<b>17,535</b>	<b>215,420</b>		<b>18,412</b>	<b>224,711</b>
<b>(C-D)Net Profit</b>		<b>51,800</b>	<b>616,600</b>		<b>57,890</b>	<b>689,680</b>		<b>64,635</b>	<b>771,844</b>
<b>Retained Income:</b>			<b>616,600</b>			<b>689,680</b>			<b>771,844</b>

**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
<b><u>Cash inflow:</u></b>			
Opening Balance	5,000	693,600	1,335,280
Capital Infusion by Investor	120,000		
Sales	7,590,000	8,349,000	9,183,900
<b>Total Receipts</b>	<b>7,715,000</b>	<b>9,042,600</b>	<b>10,519,180</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	6,768,000	7,443,900	8,187,345
Operating expenses	205,400	215,420	224,711
Return to Investor	48,000	48,000	48,000
<b>Total payment</b>	<b>7,021,400</b>	<b>7,707,320</b>	<b>8,460,056</b>
<b>Closing Balance</b>	<b>693,600</b>	<b>1,335,280</b>	<b>2,059,124</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment:1 Self: 1</li><li><input type="checkbox"/> Ownership in his own name;</li><li><input type="checkbox"/> Skill &amp; experience: 7 years.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Lack of sufficient capital.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer;</li><li><input type="checkbox"/> Local demand;</li><li><input type="checkbox"/> Pay back period is three years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Local competitor.</li></ul>

Presented at 26<sup>th</sup> Ex. SB Design Lab on 16<sup>th</sup> July ,  
2016 at Grameen Kalyan

Thank you




















## Nu with his Mother



# Trade License

**ফুলবাড়ীয়া পৌরসভা কার্যালয়**  
স্থাপিত : ১০০১ইং  
ফুলবাড়ীয়া, ময়মনসিংহ।

**৪০** **ফ্রেড লাইসেন্স**


বই নং- \_\_\_\_\_ জনিক নং- **7972** লাইসেন্স নং- **৪১০**


স্থানীয় সরকার (পৌরসভা) আইন, ২০০৯ এর ধারা ১০৩ ও আদেশ কর তফসিলে বর্ণিত বিধিমালা অনুসারে প্রদত্ত ফ্রেড, প্রফেশন, অলিং ও বিজ্ঞাপন লাইসেন্স।  
অত্র লাইসেন্স পরবর্তী পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০২১ সনের ৩০ জুন পর্যন্ত মেয়াদে ব্যবসা প্রতিষ্ঠানে নাম ইমাম হোসেন কন

প্রেঃ শ্রী মাধুসূদন মিত্র  
পিতা/স্বামী শ্রী শ্রী মোহাম্মদ আলী মাদ্রাস কে অত্র পৌর এলাকায়  
মেইন রোড ফুলবাড়ীয়া বসতিস্থিত \_\_\_\_\_ নাং হোল্ডিং এ  
শ্রী মাধুসূদন বাসনা করার জন্য ফ্রেড লাইসেন্স হিসেবে : \_\_\_\_\_ টাকা  
বকেয়া : \_\_\_\_\_ টাকা  
নব ৩১৪ : \_\_\_\_\_ টাকা  
বিজ্ঞাপন কর : \_\_\_\_\_ টাকা  
সর্বমোট : ২০০০ টাকা

কথায় শ্রী মাধুসূদন মিত্র গ্রহণ করিয়া এই লাইসেন্স প্রদান করা হইল।

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

  
**লাইসেন্স পরিদর্শক**  
ফুলবাড়ীয়া পৌরসভা  
ফুলবাড়ীয়া, ময়মনসিংহ।

  
**মেম্বর ০১/০৬**  
ফুলবাড়ীয়া পৌরসভা  
ফুলবাড়ীয়া, ময়মনসিংহ।

তারিখ : \_\_\_\_\_

**Thank You**