

Proposed NU Business Name: M/s Ruba Telecom



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Robiul Islam Vill: Durlobpur, Union: 2 No.Nekmorod, Post: Nekmorod, Upazila: Ranisankoil, District: Thakurgaon
Age	:	27 years
Marital status	:	Married
Children	:	1 (one) son
No. of siblings:	:	01(one) Brother & 02 (two) 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: Nur Nahar Begum
(iii) Father's name	:	Md: Dabirul Islam
(iv) GB member's info	:	<i>Branch:</i> Nekmorod, Ranisankoil, <i>Centre #</i> 07/12, Group-09 <i>Loan no.:</i> 5557, Member since 01/08/2008 First loan: Tk. 5,000 Existing loan:12,000, Outstanding loan: 9,624
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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	:	SSC
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, works experience as an apprentice etc.)	:	6 (Six) years experiences in this business. He started the business with Tk. 80,000 (eighty thousand). He has taken 01 year 6 (six) months training on Mobile servicing from Cousin's Mobile Instrument in Thakurgaon.
Other Own/Family Sources of Income	:	Father's Income from agriculture.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01724681332
NU's National ID No.	:	9418679000050
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nur Nahar Begum is a GB member since 2008, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took loan several times and utilized it for purchasing cows, cultivation and repairing her own house.
- Finally GB loan improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Ruba Telecom</i>
Address/ Location	:	Nekmorod Bazar, chawrasta, Ranisankoil, Thakurgaon.
Total Investment in BDT	:	Tk. 536,600
Financing	:	Self Tk. 336,600 (from existing business) Required Investment Tk. 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 6,000 (six thousand)
Proposed Salary	:	Taka 7,000 (seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 36%
(ii) Estimated % of proposed gross profit margin	:	On an average 37%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

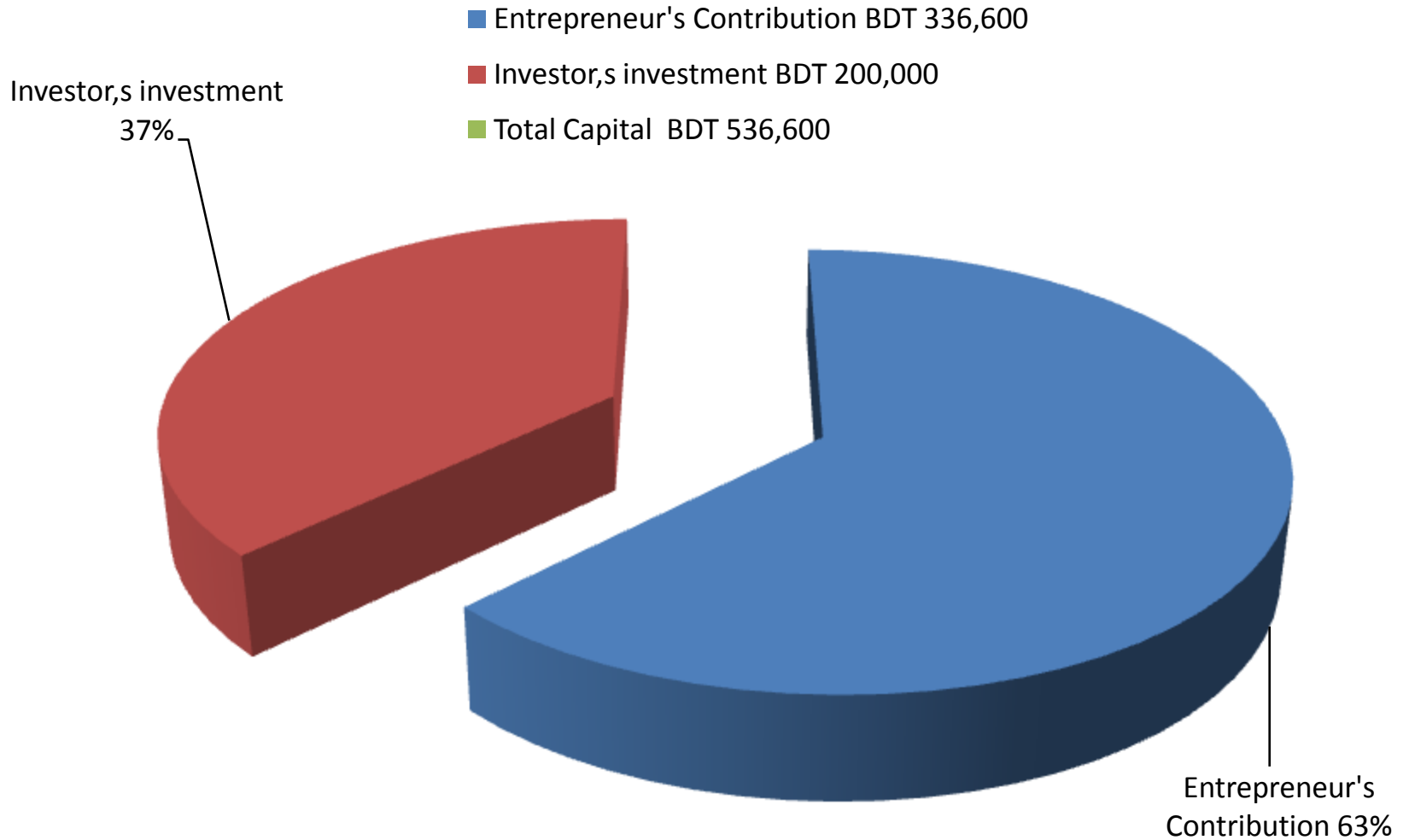
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales of mobile accessories	1,200	31,200	374,400
Mobile Servicing Income	400	10,400	124,800
Total Sales & Servicing (A)	1,600	41,600	499,200
Less: Cost of Sales (B)	1,020	26,520	318,240
Gross Profit (C) [C=(A-B)]	580	15,080	180,960
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Shop Rent		1,000	12,000
Night Guard bill		50	600
Mobile bill		450	5,400
Salary (Self)		6,000	72,000
Salary (Assistant-1)		1,500	18,000
Other Cost (Entertainment & stationary etc.)		1,100	13,200
<i>Non Cash Item:</i>			
Depreciation Expenses		1,270	15,240
Total Operating Cost (D)		11,870	142,440
Net Profit (C-D):		3,210	38,520

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Mobile accessories (battery, charger, head phone, screen paper, display, memory card, casing etc.)	charger, head phone, screen paper, display, memory card, battery, casing etc	118,400	100,000	218,400
Investment in mobile set (Nokia, Samsung, Symphony, Walton, Maximus etc.)		-	100,000	100,000
Investment in Computer, flash device, hot gun etc.		37,200	-	37,200
Cash in hand		3,000	-	3,000
Decoration (Fixtures & Fittings)		78,000	-	78,000
Advance for shop		100,000	-	100,000
Total Capital		336,600	200,000	536,600

SOURCE OF FINANCE



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
Est. Sales of mobile accessories	2,520	65,520	786,240	2,646	68,796	825,552	2,778	72,236	866,830
Est. Commission of mobile set	400	10,400	124,800	600	15,600	187,200	840	21,840	262,080
Est. Mobile Servicing Income	500	13,000	156,000	575	14,950	179,400	633	16,445	197,340
Total Sales & Servicing (A)	3,420	88,920	1,067,040	3,821	99,346	1,192,152	4,251	110,521	1,326,250
Less: Cost of Sales (B)	2,142	55,692	668,304	2,249	58,477	701,719	2,362	61,400	736,805
Gross Profit (C) [C=(A-B)]	1,278	33,228	398,736	1,572	40,869	490,433	1,889	49,120	589,444
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		750	9,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		50	600		70	840		70	840
Mobile bill (SMS & Reporting)		650	7,800		670	8,040		670	8,040
Proposed Salary-Self		7,000	84,000		8,000	96,000		8,000	96,000
Proposed Salary-Staff (1)		2,000	24,000		2,200	26,400		2,500	30,000
Other Cost (Entertainment & stationary etc.)		1,300	15,600		1,350	16,200		1,350	16,200
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Non Cash Item:									
Depreciation Expenses		1,270	15,240		1,270	15,240		1,270	15,240
Total Operating Cost (D)	-	15,223	174,680	-	16,633	199,600	-	17,003	204,040
Net Profit (C-D):	-	18,005	224,056	-	24,236	290,833	-	32,117	385,404
Cumulative Income			224,056			514,889			900,293

Note: 1. Agreed Grace Period: Six Months

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

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	232,056	306,833	401,404
1.3	Depreciation Expenses	15,240	15,240	15,240
1.4	Opening Balance of Cash Surplus	-	199,296	425,369
Total Cash Inflow		447,296	521,369	842,013
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	199,296	425,369	746,013

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 01
- Future employment: 0
- Ownership of Business: Own
- Maintain books of records;
- Experience (6 yrs.)

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 1236,893 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors.

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







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নোকান ঘর ত্রুটির মুক্তিপত্র

প্রথম পক্ষ (ঘর মালিক)

নাম : শ্রী সুবাস চন্দ্র রায়
 পিতার নাম : শ্রী প্রসাদ রায়
 পদ : সিনিয়র ডায়ালিসিস ঠিকানা : বাংলাদেশ
 বসবাস : বনকম্বার
 ডাকঘর : বনকম্বার
 উপজেলা : বনকম্বার

(Handwritten signature)

দ্বিতীয় পক্ষ (ভাড়াটিয়া)

নাম : মোঃ হুমিউন ইমাম
 পিতার নাম : মোঃ দরিউল ইসলাম
 পদ : ইমাম ঠিকানা : বাংলাদেশ
 বসবাস : কুর্নাইল
 ডাকঘর : কুর্নাইল
 উপজেলা : বনকম্বার

ঘর : ২৭৯/১৩ পত্রের জন্য মুক্তিপত্র দিলে তার তারিখ ২০১৭/০৫ এর মধ্যে ২৪/৭/১৭ এর মধ্যে
 কার্যকর হবে। অন্য উপায় নেই।

শর্তসমূহ

১. এই মুক্তিপত্রের নথি ভুক্তির নোতান দাখিল করা হবে ২০০০০০/-

২. এই মুক্তিপত্রের নথি ভুক্তির নোতান দাখিল করা হবে ২০০০০০/-

৩. এই মুক্তিপত্রের নথি ভুক্তির নোতান দাখিল করা হবে ২০০০০০/-

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

নাম: মোঃ হুমিউন ইমাম
 Name: Md. Humayun Islam
 পিতা: মোঃ দরিউল ইসলাম
 Father: Md. Darius Islam
 তারিখ: ০২ মার্চ ১৯৬৬
 Date of Birth: 02 Mar 1966
 ID NO: 19889418679000050




গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

২নং নেকম্বরদ ইউনিয়ন

নেকম্বরদ, উপজেলা: বনকম্বার

ট্রেড লাইসেন্স



বৈধতার তারিখ: ০৬
 তারিখ: ২৪/৭/১৭

নাম: মোঃ হুমিউন ইমাম
 মোঃ দরিউল ইসলাম
 মোঃ হুমিউন ইমাম
 মোঃ হুমিউন ইমাম

সংখ্যা: ২০১৮-২০১৯

তারিখ: ০৬/০৭/১৭

বৈধতার তারিখ: ০৬/০৭/১৭

তারিখ: ২৪/৭/১৭

20-20-2020 का दिन

बजारा = 200
गन्ना = 200
बिना बिना = 200
कुल = 600
बचत = 200

20-20-2020 का दिन

बजारा = 200
गन्ना = 200
बिना बिना = 200

20-20-2020 का दिन

बजारा = 200
गन्ना = 200
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20-20-2020 का दिन

बजारा = 200
गन्ना = 200
बिना बिना = 200
कुल = 600
बचत = 200

20-20-2020 का दिन

बजारा = 200
गन्ना = 200
बिना बिना = 200
कुल = 600
बचत = 200

20-20-2020 का दिन

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बिना बिना = 200
कुल = 600
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20-20-2020 का दिन

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बिना बिना = 200
कुल = 600
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20-20-2020 का दिन

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बजारा = 200
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कुल = 600
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20-20-2020 का दिन

बजारा = 200
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बिना बिना = 200
कुल = 600
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20-20-2020 का दिन

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बिना बिना = 200
कुल = 600
बचत = 200

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Thank You