



Grameen Kalyan

Proposed NU Business Name: *Alam Mobile Sales & Servicing*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | |
|--|--|
| Name and address | : Md. Sha- alom. Vill: Kashigonj, Post: Khicha, Upazilla : Tarakhanda, District: Mymensingh |
| Age | : 25 Years |
| Marital status | : Married. |
| No. of siblings: | : 2 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 | : Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Most. Shahara khatun. : Md. Abdul khalek sarkar. : Branch: Biska Group # 15, Centre # 13/M, Loan no. 9782, Member since: 2011, First loan: Tk. 10,000 Existing loan: 30,000, Outstanding: 26,495. |
| 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 | : NU. : Nil : Nil : Nil : Nil |
| Education, till to date | : B.S.S |

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

| | | |
|---|---|---|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Own 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 He is doing this business since last 6 years. |
| Other Own/Family Sources of Income | : | Business. |
| Other Own/Family Sources of Liabilities | : | Own. |
| Contact number | : | 01914925952. |
| Birth Certificate | : | 6118149953262 |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten Thousand) and used the money in household development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---------------------------------------|---|--|
| Project's Name | : | Alam Mobile Sales & Servicing. |
| Address/ Location | : | Kashigonj Bazar, Tarakhandha. Mymensingh. |
| Total Investment | : | BDT = 5,50,000 |
| Financing | : | Self financing: BDT = 3,00,000(Existing Business) Required Investment: BDT = 2,50,000 (as equity) |
| Present salary/drawings from business | : | BDT = 8000 |
| Proposed Salary | : | BDT= 10,000 (Ten thousand) |
| Proposed Business Implementation Plan | : | <ul style="list-style-type: none"> ➤ The project will start with having a mobile shop & servicing center. ➤ Around 15% gross profit from mobile phone set and accessories sales & 60% for servicing is estimated. ➤ Estimated sales is about @ Tk. 9,000. Per day and expected income from servicing is Tk. 700 per day. ➤ Pay back period is 3 years. ➤ Existing Business so fund need to increase the volume of existing product. |

EXISTING BUSINESS OF NOBIN UDYOKTTA

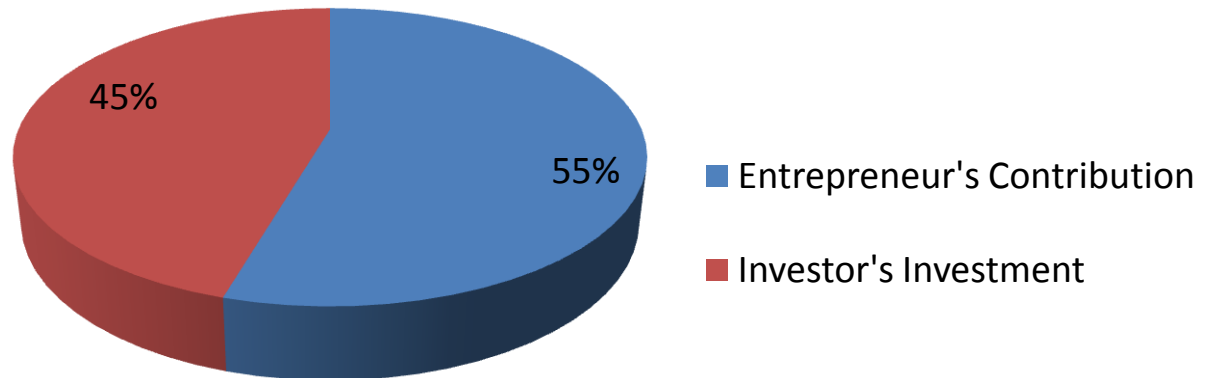
| Particulars | Existing Business | | |
|--------------------------------------|-------------------|----------------|------------------|
| | Daily | Monthly | Yearly |
| Mobile phone Sales & accasories | 5,500 | 137,500 | 1,650,000 |
| Mobile Servicing | 500 | 12,500 | 150,000 |
| (A) Total Revenue | 6,000 | 150,000 | 1,800,000 |
| Cost of Mobile Sales | 4,675 | 116,875 | 1,402,500 |
| Cost of Mobile Servicing | 200 | 5,000 | 60,000 |
| Cost of Sales (B) | 4,875 | 121,875 | 1,462,500 |
| Gross profit (GP) [C=(A-B)] | 1,125 | 28,125 | 337,500 |
| <u>Less: Operating Costs:</u> | | | |
| Electricity bill | | 1,300 | 15,600 |
| Generator bill | | 125 | |
| Shop rent | | | - |
| Transportation | | 1,500 | 18,000 |
| Mobile bill | | 500 | 6,000 |
| Present salary/Drawing self | | 8,000 | 96,000 |
| Other Expenses | 30 | 1,500 | 18,000 |
| Non Cash Item: | | | - |
| Depreciation Expenses | | 1,250 | 15,000 |
| Total Operating Cost (D) | | 14,175 | 168,600 |
| (C-D) Net Profit: | | 13,950 | 168,900 |

PROPOSED PROJECT INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) (1) | Proposed (BDT)(2) | Total (BDT) (1+2) |
|---|------------------------------------|--------------------------|--------------------------|
| Shop | Own | - | - |
| Furniture & Decoration | 100,000 | 25,000 | 125,000 |
| Machinaries For Servicing | 30,000 | - | 30,000 |
| Phone set (Samphony, Nokia, Walton etc.) | 50,000 | 115,000 | 165,000 |
| Buy New battery for Sell | 15,000 | 30,000 | 45,000 |
| Buy Charger for Sell | 10,000 | 20,000 | 30,000 |
| Mobile LCD & IC Macinaries | 40,000 | 60,000 | 100,000 |
| Circit of phone different | 15,000 | - | 15,000 |
| Other Materials | 30,000 | - | 30,000 |
| Cash in Hand | 10,000 | - | 10,000 |
| Total | 300,000 | 250,000 | 550,000 |

Source of Finance

| Particulars | Amount in BDT | In % |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 300,000 | 55 |
| Investor's Investment | 250,000 | 45 |
| Total Investment | 550,000 | 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 and accessories sales | 9,000 | 225,000 | 2,700,000 | 9,900 | 247,500 | 2,970,000 | 10,890 | 272,250 | 3,267,000 |
| Mobile Servicing | 700 | 17,500 | 210,000 | 770 | 19,250 | 231,000 | 847 | 21,175 | 254,100 |
| (A) Total Revenue | 9,700 | 242,500 | 2,910,000 | 10,670 | 266,750 | 3,201,000 | 11,737 | 293,425 | 3,521,100 |
| Cost of Mobile and accessories | 7,650 | 191,250 | 2,295,000 | 8,415 | 210,375 | 2,524,500 | 9,257 | 231,413 | 2,776,950 |
| Cost of Mobile Servicing | 280 | 7,000 | 84,000 | 308 | 7,700 | 92,400 | 339 | 8,470 | 101,640 |
| (B) Total Cost of Sales | 7,930 | 198,250 | 2,379,000 | 8,723 | 218,075 | 2,616,900 | 9,595 | 239,883 | 2,878,590 |
| Gross profit (GP)= [C (A-B)] | 1,770 | 44,250 | 531,000 | 1,947 | 48,675 | 584,100 | 2,142 | 53,543 | 642,510 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | | 1,300 | 15,600 | | 1,430 | 17,160 | | 1,573 | 18,876 |
| Generator bill | | 125 | 1,500 | | 138 | 1,656 | | 151 | 1,812 |
| Transportation | | 1,500 | 18,000 | | 1,650 | 19,800 | | 1,815 | 21,780 |
| Stationary | | 100 | 1,200 | | 110 | 1,320 | | 121 | 1,452 |
| Wages (1) | | 5,000 | 60,000 | | 5,500 | 66,000 | | 6,050 | 72,600 |
| Proposed salary-self | | 10,000 | 120,000 | | 11,000 | 132,000 | | 12,100 | 145,200 |
| Mobile bill | | 500 | 6,000 | | 550 | 6,600 | | 605 | 7,260 |
| Other Expenses | | 1,500 | 18,000 | | 1,650 | 19,800 | | 1,815 | 21,780 |
| Non Cash Item: | | | - | | - | | | - | |
| Depreciation Expenses | | 1,250 | 15,000 | | 1,375 | 24,000 | | 1,513 | 24,000 |
| Total Operating Cost (D) | | 21,275 | 255,300 | | 23,403 | 286,680 | | 25,743 | 303,168 |
| (C-D)Net Profit | | 22,975 | 275,700 | | 25,273 | 297,420 | | 27,800 | 339,342 |
| Retained Income: | | | 275,700 | | | 297,420 | | | 339,342 |

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 | 10,000 | 205,700 | 403,120 |
| Capital Infusion by Investor | 250,000 | - | - |
| Sales | 2,910,000 | 3,201,000 | 3,521,100 |
| Total Receipts | 3,170,000 | 3,406,700 | 3,924,220 |
| <u>Cash Outflow:</u> | | | |
| Cost of goods sold | 2,579,000 | 2,616,900 | 2,878,590 |
| Operating expenses | 255,300 | 286,680 | 303,168 |
| Furniture & Decoration | 25,000 | - | - |
| Return to Investor (Including Transfer fee) | 80,000 | 100,000 | 120,000 |
| Total payment | 2,964,300 | 3,003,580 | 3,301,758 |
| Closing Balances | 205,700 | 403,120 | 622,462 |

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 1
- Ownership in his own name.
- Skill & experience.

WEAKNESS

- Lack of sufficient capital.
- Political un-stable.
- Transportation.

OPPORTUNITIES

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

THREATS

- Theft;
- Fire.

Presented at 3rd SB Executive Lab on April 29, 2015
at Grameen Kalyan.

Thank you

Pictures

My Shop and me







Trade License

ইউপি করম নং- ১০

কামারিয়া ইউনিয়ন পরিষদ কার্যালয়
ডাকঘর-খিচা, থানা - তারাকান্দা, উপজেলা-সুলপুর, জেলা-ময়মনসিংহ।

365 **ট্রেড লাইসেন্স**

লাইসেন্স নম্বর _____ তারিখ ১১/০৮/১৫

প্রতিষ্ঠানের নাম আনন্দের মোকদ্দিম মেম্বার এন্ড অ্যাসিসিটস কোম্পানি

লাইসেন্স গ্রহীতার নাম মোঃ মাহুদ আনন্দের

পিতা/স্বামীর নাম মোঃ আঃ জামিল মরকাত

মোকাম / গ্রাম কামারিয়া ডাকঘর খিচা

ব্যবসা/বৃত্তির প্রকার মোবাইল ফোন সার্ভিস

কোন সনের জন্য প্রযোজ্য ২০১৫

কোন তারিখ পর্যন্ত কার্যকর ৩১/০৮/১৫ ইং সন পর্যন্ত।

ব্যবসা / বৃত্তির কিসের পরিমাণ (অঙ্কে) ৫০০/-

করমা ০১৫ টাকা মাত্র।

প্রদান করার অত্র কামারিয়া ইউনিয়ন পরিষদ এলাকায় জায়গা মোঃ মাহুদ
আনন্দের নামেবকে কামারিয়া, খিচা অবস্থায়
হিসাবে, জায়গার ব্যবসা / বৃত্তি চালাইয়া যাওয়ার জন্য অনুমতি প্রদান করা হইল।

তারিখ : ১১/০৮/১৫

স্বাক্ষর
চেয়ারম্যানের কার্যক্রম

Thank You