

Proposed NU Business Name : Maa Digital Studio & Mobile servicing Center



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rasel Mia Vill: Dokkhin Shadullah, Union: Tobokpur, Post: Tobokpur, Upazila: Ulipur, District: Kurigram.
Age	:	23 Years
Marital status	:	Married
Children	:	1 (One) Son
No. of siblings:	:	3 (Three) Brothers
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. Repuna Begum
(iii) Father's name	:	Md. Ohijal Haq
(iv) GB member's info	:	<i>Branch: Thanahat, Chilmari, Centre # 93/Mo</i> <i>Loan no.: 9935/1, Member since May 30, 2006,</i> First loan: Tk. 4,000 Existing loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	04 (four) years experience in this business. He started this business only with Tk. 25,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01956723973
NU's National ID No.	:	19914919478000092
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Repuna Begum is a GB member since May 30, 2006, at first she took GB loan BDT 4,000(Four thousand).
- Gradually she took GB loan several times and utilized it for assisting her husband in business and cultivation.
- Finally GB loan helped her to improve her economic condition & livelihood within expanding the existing business of her husband.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Digital Studio & Mobile servicing Center</i>
Address/ Location	:	Balabari Hat, Chilmari, Kurigram
Business Category	:	Telecom and IT support
Total Investment in BDT	:	Tk. 300,000
Financing	:	Self Tk. 200,000 (from existing business) Required Investment Tk. 100,000(as equity)
Present salary/drawings from business	:	Taka 6,000 (Six thousand)
Proposed Salary (estimates)	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products sales 46%, servicing 100%, song download 100%
(ii) Estimated % of proposed gross profit margin	:	On products sales 46%, servicing 100%, song download 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	430	12,040	144,480
Sales income from song download	110	3,080	36,960
Sales income from servicing	110	3,080	36,960
Total Sales income (A)	650	18,200	218,400
Less: Cost of Sales of products	232	6,502	78,019
Gross Profit (C) [C=(A-B)]	418	11,698	140,381
Less: Operating Cost:			
Electricity bill		700	8,400
Mobile bill		300	3,600
Shop rent (self)		-	-
Night Guard bill		150	1,800
Conveyance		500	6,000
Present Salary (Self)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		1,810	21,720
Total Operating Cost (D)		10,460	125,520
Net Profit (C-D):		1,238	14,861

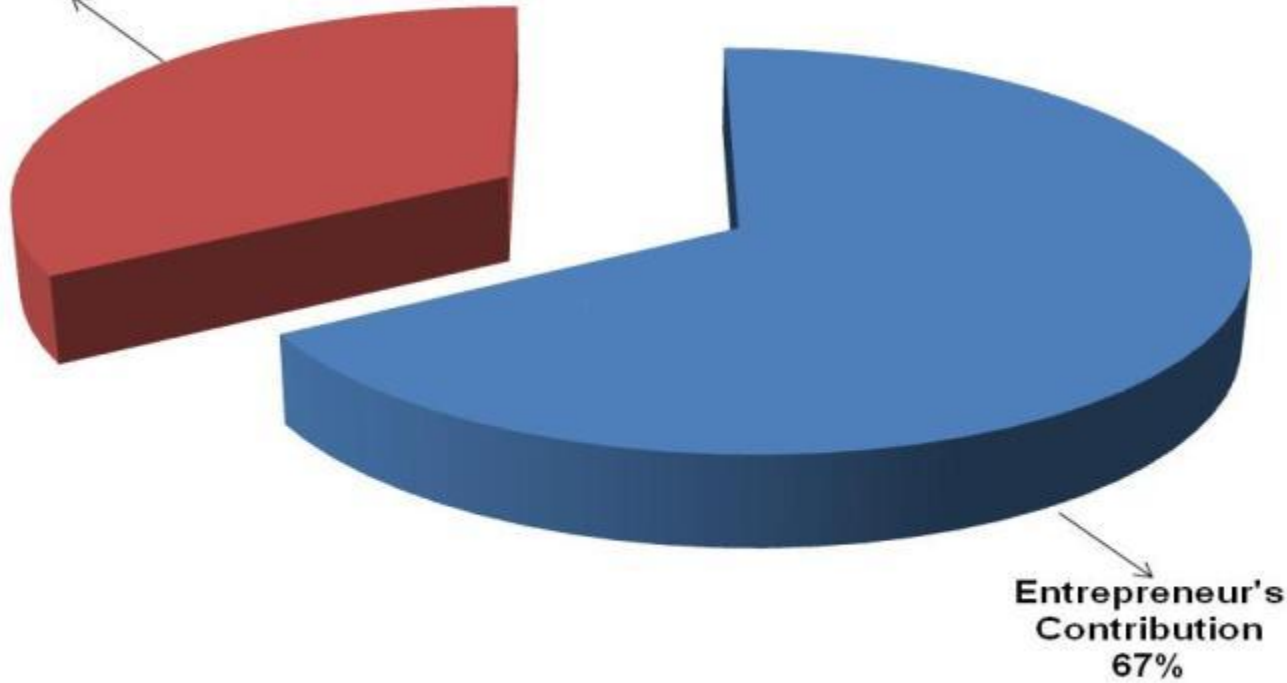
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (battery, cashing, charger, amplifier, usb cable, speaker, head phone, mobile cover, mobile back part, glass paper, card reader, switch and memory card etc)	Investment in products (mobile accessories - battery, cashing, charger, head phone, mobile cover, mobile back part, glass paper, card reader, switch, memory card and mobile set etc)	10,000	66,800	76,800
Investment in Machineries (computer, sound box, key board, card reader, printer, hot gun, power supply, tatal, servicing machine, studio stand, camera etc)	Investment in Machineries (I.P.S, scanning machine and laminating machine etc)	73,110	33,200	106,310
Cash in hand		9,010	-	9,010
Debtors		350	-	350
Investment in shop		100,000	-	100,000
Decoration (fixture and fittings)		7,530	-	7,530
Total Capital		200,000	100,000	300,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 200,000
- GTT's Investment BD 100,000
- Total Capital BDT 300,000

GTT's
Investment 33%



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
Estimated sales income from products	763	21,359	256,308	877	24,563	294,754	965	27,019	324,229
Estimated sales income from song download	127	3,567	42,800	134	3,745	44,940	140	3,932	47,187
Estimated sales income from servicing	110	3,080	36,960	116	3,234	38,808	121	3,396	40,748
Total estimated Sales income (A)	1,000	28,006	336,067	1,126	31,542	378,501	1,227	34,347	412,164
Less: Cost of Sales of products	412	11,534	138,406	474	13,264	159,167	521	14,590	175,084
Gross Profit (C) [C=(A-B)]	588	16,472	197,661	653	18,278	219,334	706	19,757	237,080
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		700	8,400
Shop rent (self)		-	-		-	-		-	-
Night Guard bill		150	1,800		180	2,160		180	2,160
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		6,000	72,000		6,500	78,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		2,225	26,700		2,225	26,700		2,225	26,700
Total Operating Cost (D)	-	12,542	146,500	-	13,972	167,660	-	15,272	183,260
Net Profit (C-D):	-	3,930	51,162	-	4,306	51,675	-	4,485	53,821
Retained Income			51,162			102,836			156,657

Note: 1. Agreed Grace Period: Six Months

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

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	55,162	59,675	61,821
1.3	Depreciation Expenses	26,700	26,700	26,700
1.4	Opening Balance of Cash Surplus	-	57,861	96,235
	Total Cash Inflow	181,861	144,235	184,756
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	57,861	96,235	136,756

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Ownership of Business is own name
- 04 (Four) years experience

WEAKNESS

- Can not supply goods & service according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 356,657 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;
- Fire;
- Political unrest.

Presented at 5th In-house Executive Social Business Design Lab
on May 06, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

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ডিজিটাল ফুডিং

এন্ড মোবাইল সার্ভিসিং সেন্টার

এখানে মেমোরী কার্ড এ পুনর্জন্ম লাভ করা হয়
৫ মিনিটে সর্বশেষ ছবি ডেলিভারি দেওয়া হয়
হালা-বাড়ী হাট, চিলমা রী, কুড়িগ্রাম।

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হালা-বাড়ী হাট

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গ্ৰামীণ ব্যাংক

কলকাতা বিদ্যাপীঠ পথ-৩৩৩৩৩৩

মহুজ প্ৰাণের দাশবই

নাম তেজুনা তেজম মুগ্ধ

কেন্দ্রের নাম চিহ্নমণ্ডল গনু হুই

শাখা কলকাতা বিদ্যাপীঠ পথ-৩৩৩৩৩৩

ক্র.সং. ১০

উদ্ভিদ পরিষদ

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ক্র.সং. ৩৪

সংখ্যা-২০২

তারিখ: ২৭.০১.২০১৪

প্রতিষ্ঠানের নাম: মাণিকগির্জা গৃহীত এন জেজিএল এনজিও

স্বাক্ষরকারীর নাম: শ্রী: রাধেল মিত্র

পিতৃ নাম: শ্রী: অশ্বিনী কুমার

ঠিকানা: বাসুদেব হাট সারানিচিন্দারী মুক্তি স্মারক

পেশার নাম: "শ্রীমত এন জেজিএল এনজিও"

২৭/০১/২০১৪ ইং তারিখ বাকী টকা: ২০০০

কল্যাণ: শ্রী: কান্ত দেবানন্দ

এই অর্থের ব্যয়: শ্রী: কান্ত দেবানন্দ

তারিখ:



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Thank You