



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Akterul Mobile Servicing Centre



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Aktheruzzaman Vill: Kebol kreshno, Union:Jummahat, Post: Gonaigash, Upazila: Ulipur, District: Kurigram.
Age	:	27 Years
Marital status	:	Married
Children	:	1 (One) Son
No. of siblings:	:	10 (Ten) Brothers and 3 (Three) 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. Asma Begum
(iii) Father's name	:	Md. Delowar Hossen
(iv) GB member's info	:	<i>Branch: Bazra, Ulipur, Centre # 54/Mo</i> <i>Loan no.: 6302/1, Member since April 8, 2009</i> First loan: Tk. 4,000 Existing loan: Tk. 15,000 , Outstanding loan: Tk. 12,360
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Class
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.)	:	08 (Eight) years working experience in this business. He started the business only with Tk. 23,000. : He has on hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01762959890
NU's National ID No.	:	4919455618803
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asma Begum is a GB member since April 8, 2009, at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in business.
- Finally GB loan helped her to improve her economic condition & livelihood and expanding the existing business her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Akterul Mobile Servicing Centre</i>
Address/ Location	:	Jumma hat, Ulipur, Kurigram
Business Category	:	General retail & wholesale
Total Investment in BDT	:	Tk. 66,500
Financing	:	Self Tk. 26,500 (from existing business) Required Investment Tk. 40,000 (as equity)
Present salary/drawings from business	:	Taka 4,500 (Four thousand five hundred)
Proposed Salary	:	Taka 4,500 (Four thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products sales 42%, Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products sales 42%, Servicing 100% and song download 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

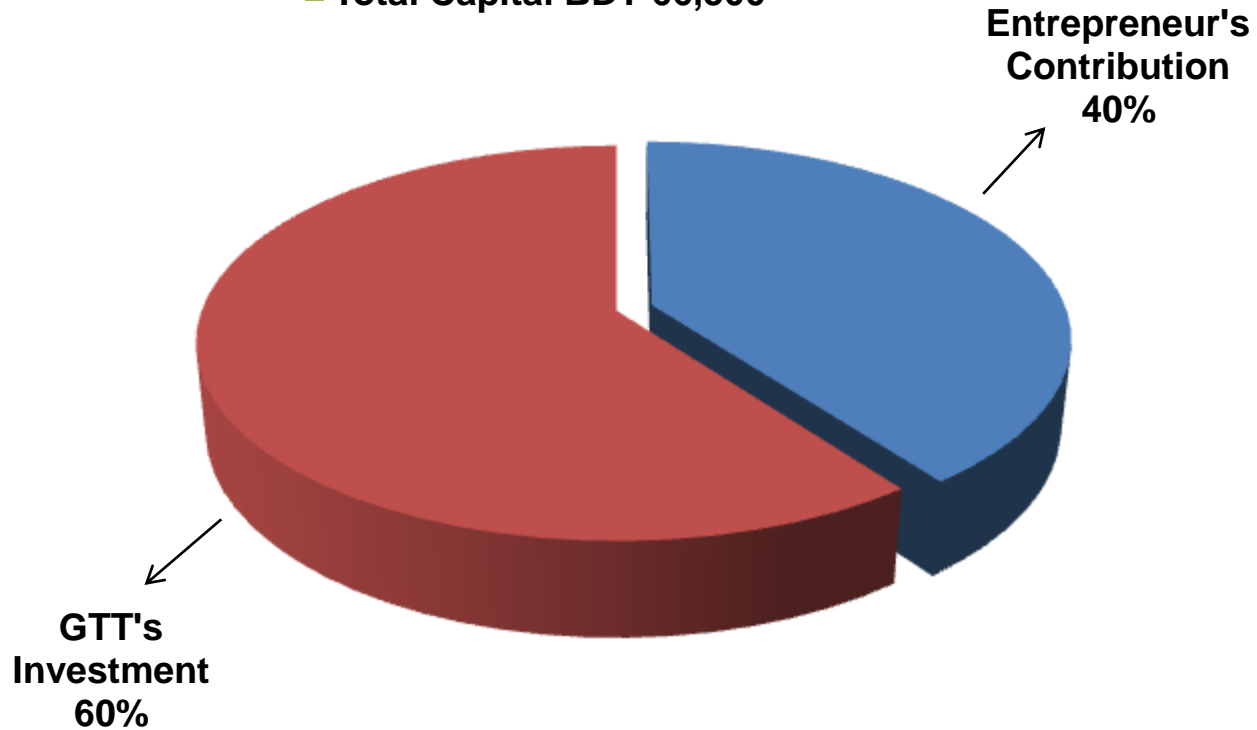
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	100	2,600	31,200
Sales income from servicing	220	5,720	68,640
Total Sales income (A)	320	8,320	99,840
Less: Cost of Sales of products (B)	58	1,508	18,096
Gross Profit (C) [C=(A-B)]	262	6,812	81,744
Less: Operating Cost:			
Electricity bill		350	4,200
Generator bill		120	1,440
Mobile bill		100	1,200
Shop rent		200	2,400
Night Guard bill		40	480
Conveyance		400	4,800
Present Salary (Self)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		112	1,349
Total Operating Cost (D)		6,022	72,269
Net Profit (C-D):		790	9,476

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
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.)	17,740	8,000	25,740
Investment in Machinerics (hot gun, power supply, tatal, servicing machine and computer set - 01 pic (proposed) etc.)	5,990	32,000	37,990
Cash in hand	460	-	460
Debtors	170	-	170
Grameen Bank Outstanding loan	(12,360)	-	(12,360)
Decoration (fixture and fittings)	4,500	-	4,500
Advance for shop	10,000	-	10,000
Total Capital	26,500	40,000	66,500

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 26,500
- GTT's Investment BD 40,000
- Total Capital BDT 66,500



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	120	3,120	37,440	144	3,744	44,928	151	3,931	47,174
Estimated sales income from servicing	253	6,578	78,936	283	7,367	88,408	298	7,736	92,829
Estimated sales income from song download	60	1,560	18,720	75	1,950	23,400	94	2,438	29,250
Total estimated Sales income (A)	433	11,258	135,096	502	13,061	156,736	542	14,104	169,253
Less: Cost of Sales of products (B)	70	1,810	21,715	84	2,172	26,058	88	2,280	27,361
Gross Profit (C) [C=(A-B)]	363	9,448	113,381	419	10,890	130,678	455	11,824	141,892
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		650	7,800
Generator bill		120	1,440		180	2,160		200	2,400
Mobile bill (SMS & Reporting)		400	4,800		500	6,000		500	6,000
Shop rent		200	2,400		200	2,400		200	2,400
Night Guard bill		40	480		70	840		90	1,080
Conveyance		600	7,200		800	9,600		1,000	12,000
Ownership Transfer Fee		267	1,600		267	3,200		267	3,200
Proposed Salary-Self		4,500	54,000		5,000	60,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		300	3,600		400	4,800		500	6,000
Non Cash Item:									
Depreciation Expenses		512	6,149		512	6,149		512	6,149
Total Operating Cost (D)	-	7,439	87,669	-	8,529	102,349	-	8,919	107,029
Net Profit (C-D):	-	2,009	25,712	-	2,361	28,330	-	2,905	34,863
Retained Income			25,712			54,042			88,905

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	40,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	27,312	31,530	38,063
1.3	Depreciation Expenses	6,149	6,149	6,149
1.4	Opening Balance of Cash Surplus	-	11,501	29,979
	Total Cash Inflow	73,461	49,179	74,191
2.0	Cash Outflow			
2.1	Product Purchase	40,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	12,360	-	-
2.3	Investment Payback including Ownership Transfer Fee	9,600	19,200	19,200
	Total Cash Outflow	61,960	19,200	19,200
3.0	Total Cash Surplus	11,501	29,979	54,991

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Ownership of Business in own name
- Working Experience : 08 Yrs.

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demands;
- The capital of Entrepreneur will be Tk. 115,405 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;
- Fire.

Presented at 6th In-house Executive Social Business Design Lab
on June 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











স্বাক্ষর

ইউনিয়ন পরিষদ

১নং ওলাইগাছ ইউনিয়ন পরিষদ কার্যালয়

ইলাহাবাদ, উলিপুর, জেলা: কুষ্টিয়া

তারিখ: ২০১৬. ১১.১৫

সংখ্যা: ১২/১২

ক্রীড দাখিল

ক্রীডা

ক্রীডার নাম: ১২/১২/১৬ - ক্রীডা: ১১/১১/১১

ক্রীডার পিতা: মোঃ আব্দুল হামিদ - আধিকারিক: মোঃ আব্দুল হামিদ

ক্রীডার ঠিকানা: পুরা: মুন্সি: ওলাইগাছ

ক্রীডার বয়স: ১১ - ক্রীডার বৃত্তি: ক্রীড়া

ক্রীডার পিতার নাম: মোঃ আব্দুল হামিদ - ক্রীডার বৃত্তি: ক্রীড়া

ক্রীডার পিতার নাম: মোঃ আব্দুল হামিদ

১১/১১/১১ - মোঃ আব্দুল হামিদ

ক্রীডার নাম: ১১/১১ - ক্রীডা: ক্রীড়া

ক্রীডার নাম: ১১/১১ - ক্রীডা: ক্রীড়া

ক্রীডার নাম

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ক্রীডার নাম



Thank You