

# A Nobin Udyokta Project

# Tumpa Telecom



*NU Identified and PP Prepared by :*  
Popy Aktar Keka, Dhamrai Unit  
*Verified By:* Md. Ziaul Houqe

**GRAMEEN TRUST**

Presented by  
Khokan Mia

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Khokon Mia</b>
Age	:	17/01/1983 (32 Years10 Months)
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	3 Brothers, 1 Sister
<b><i>Parent's and GB related Info</i></b> (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"/> Mrs. Parul Begum Md. Eshak Ali Member since: 25/01/1988 Branch: Chandrail, Centre no.22, Group:02 Loanee No.1801              First loan:2,000/- Total Amount Received: Tk. 3,00,000/- Existing loan: 100,000      Outstanding: 65,225
<b><i>Further Information:</i></b> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	NU N/A N/A N/A N/A
Education, till to date	:	Class Nine

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	<b>Telecom Business</b>
<b>Trade License Number</b>	:	<b>198</b>
Business Experiences	:	<b>12 years</b>
Other Own/Family Sources of Income	:	Service (Father)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	<b>01821321732</b>
NU Project Source/Reference	:	<b>GT Dhamrai Unit Office, Dhaka</b>



NU's mother has been a member of Grameen Bank Since 1988. At first his mother took a loan amount of 2,000 BDT from Grameen Bank. NU's mother invested the money in his son's business for expansion. NU's father is doing job. NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	Tumpa Telecom
Address/ Location	:	Dulivita Bus Stand, Dhamrai, Dhaka
Total Investment in BDT	:	500,000/-
Financing	:	Self BDT : 300,000 (from existing business) - 60% Required Investment BDT : 2,00,000 (as equity) - 40%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		<b>BDT 6,000</b>
Proposed Business % of present gross profit margin	:	<b>10%</b>
Estimated % of proposed gross profit margin	:	<b>10%</b>
Agreed grace period	:	<b>2 months</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
Furniture & Fan:	5,000		
Mobile Handset (5):	5,000		
Flexi Load (GP, Robi, Bangla Link, Airtel):	20,000		300,000
Mobile Card (Robi, GP, BL, Airtel)	20,000		
Present goods:	200,000		
Advance:	50,000		
<b>Proposed Stock Items:</b>			
Proposed goods:(**)		200,000	200,000
<b>Total Capital</b>	<b>300,000</b>	<b>200,000</b>	<b>500,000</b>

Details present Stock (\*) & Proposed Items (\*\*) mentioned in next slide

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock Item	
Product name	Amount
Mobile charger (200psx200)	40,000
Mobile Battery (100psx200)	20,000
Head phone (100ps100)	10,000
Auto Charger (20*60)	10,000
Pencil battery, SIM Card	20,000
Memory Card (100*350)	5,000
Charger Light, Multi plug	10,000
Remote, Blue tough Head phone	10,000
F.3D Paper, Mouse	15,000
Socket	5,000
Holder	5,000
Mobile Casing	5,000
Enrage Bulb	15,000
Cable	5,000
Light	10,000
Tatal	5,000
Charger Pin	5,000
Co step	5,000
<b>Present Stock</b>	<b>200,000</b>

Proposed Item	
Mobile charger (300psx200)	60,000
Mobile Battery (200psx200)	40,000
Head phone (100psx100)	10,000
Auto Charger (20*60)	10,000
Pencil battery, SIM Card	20,000
Memory Card (100*350)	5,000
Charger Light, Multi plug	20,000
Remote, Blue tough Head phone	20,000
Enrage Bulb	15,000
<b>Proposed Stock</b>	<b>200,000</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
<i>Less: Cost of Sale (B)</i>	2,700	81,000	972,000
<b>Profit from sale(10%) (A-B)= [C]</b>	300	9,000	108,000
<b>Income From Service [D]</b>	200	6,000	72,000
<b>Gross Profit (C+D)=[E]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b><i>Less: Operating Costs</i></b>			
Electricity bill		500	6,000
Mobile Bill		400	4,800
Rent		1,000	12,000
Present Salary (Self)		6,000	72,000
Night Guard Bill		100	1,200
Others		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses(50,000*15%)		125	1,500
<b><i>Total Operating Cost (F)</i></b>		<b>8,325</b>	<b>99,900</b>
<b>Net Profit (E-F)=G:</b>		<b>6,675</b>	<b>80,100</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
Sales (A)	4,500	135,000	1,620,000	4800	144,000	1,728,000	5,000	150,000	1,800,000
<b>Less: Cost of Sale (B)</b>	4,050	121,500	1,458,000	4320	129,600	1,555,200	4,500	135,000	1,620,000
<b>Profit from sale (A-B)=(C)</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>	<b>480</b>	<b>14,400</b>	<b>172,800</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Income from Service</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>	<b>275</b>	<b>8,250</b>	<b>99,000</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Gross Profit</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>755</b>	<b>22,650</b>	<b>271,800</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>
<b>Less operating cost :</b>									
Electricity bill		600	7,200		800	9,600		900	10,800
Mobile Bill		500	6,000		600	7,200		700	8,400
Night Guard Bill		100	1,200		200	2,400		300	3,600
Present salary/Drawings- self		6,000	72,000		6,000	72,000		6,000	72,000
Rent		1,000	12,000		1,000	12,000		1,000	12,000
Others		100	1,200		200	2,400		300	3,600
Depreciation Expenses		125	1,500		125	1,500		125	1,500
<b>Total Operating Cost (D)</b>		<b>8,425</b>	<b>101,100</b>		<b>8,925</b>	<b>107,100</b>		<b>9,325</b>	<b>111,900</b>
<b>Net Profit (C-D) = (E)</b>		<b>12,575</b>	<b>150,900</b>		<b>13,725</b>	<b>164,700</b>		<b>14,675</b>	<b>176,100</b>
GT payback			80,000			80,000			80,000
<b>Retained Income:</b>		<b>70,900</b>		<b>84,700</b>			<b>96,100</b>		

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	0	0
1.2	Net Profit	150,900	164,700	176,100
1.3	Depreciation (Non cash item)	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus	0	7,175	93,375
	<b>Total Cash Inflow</b>	<b>352,400</b>	<b>173,375</b>	<b>270,975</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	200,000	0	0
2.2	GB Loan Payment(*)	65,225	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80,000	80,000	80,000
	<b>Total Cash Outflow</b>	<b>345,225</b>	<b>80,000</b>	<b>80,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>7,175</b>	<b>93,375</b>	<b>190,975</b>



## **S**TRENGTH

- Shop located at beside main road.
- Skilled & 12 Years of Experience
- Consumers available.
- Monopoly position for telecom goods
- 14 hours shop open in a day

## **W**EAKNESS

- Lack of Investment

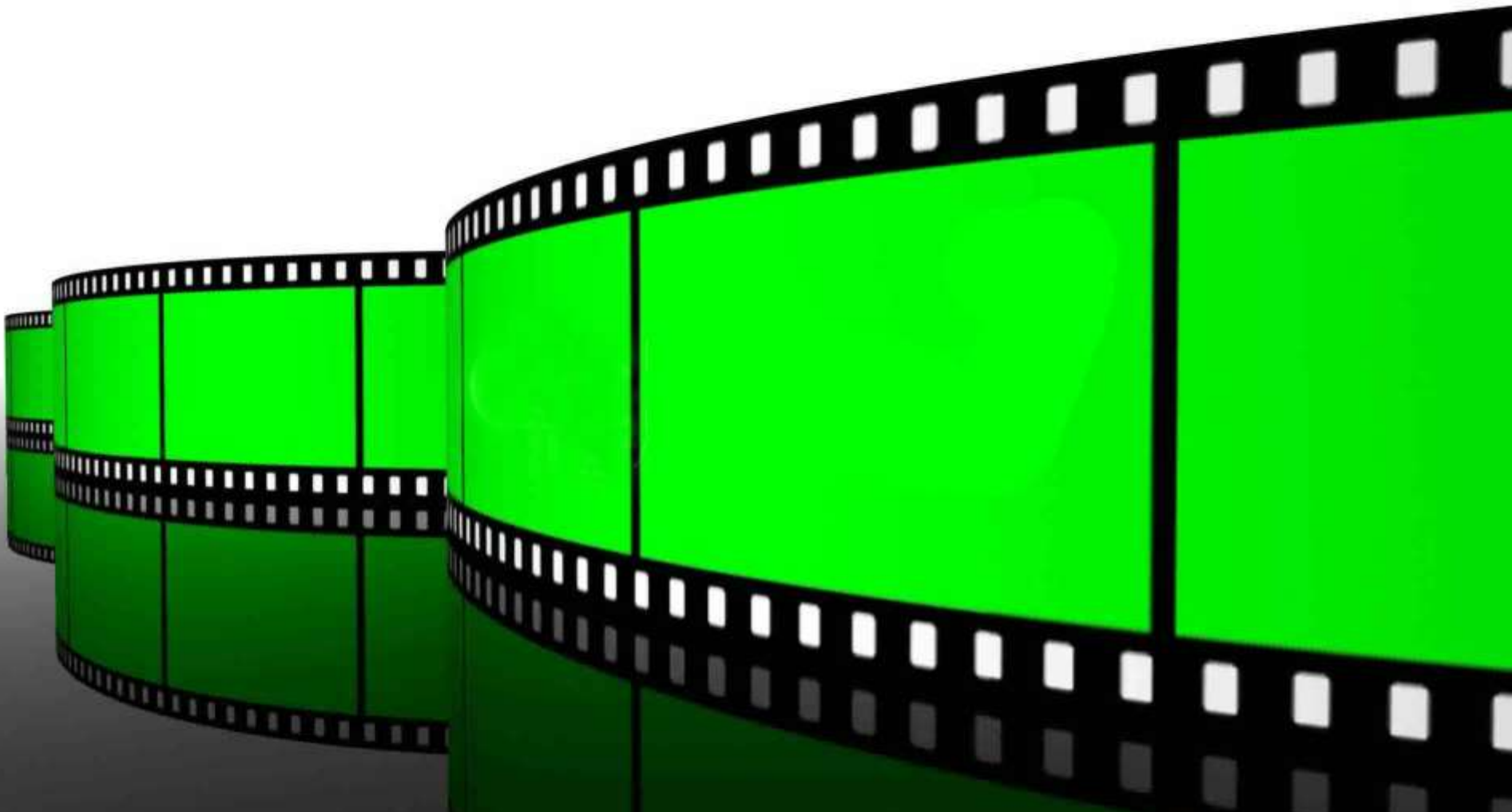
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to create more buyer in different market

## **T**HREATS

- Competitor may create.
- Fire.
- Theft.

# Photographs



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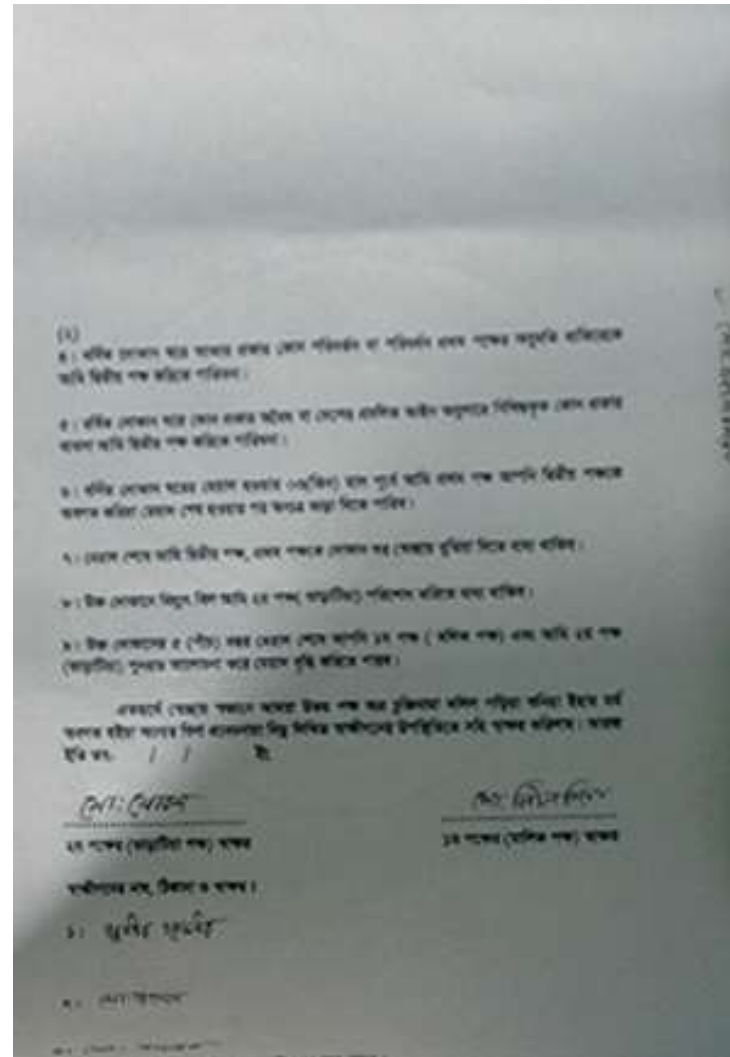
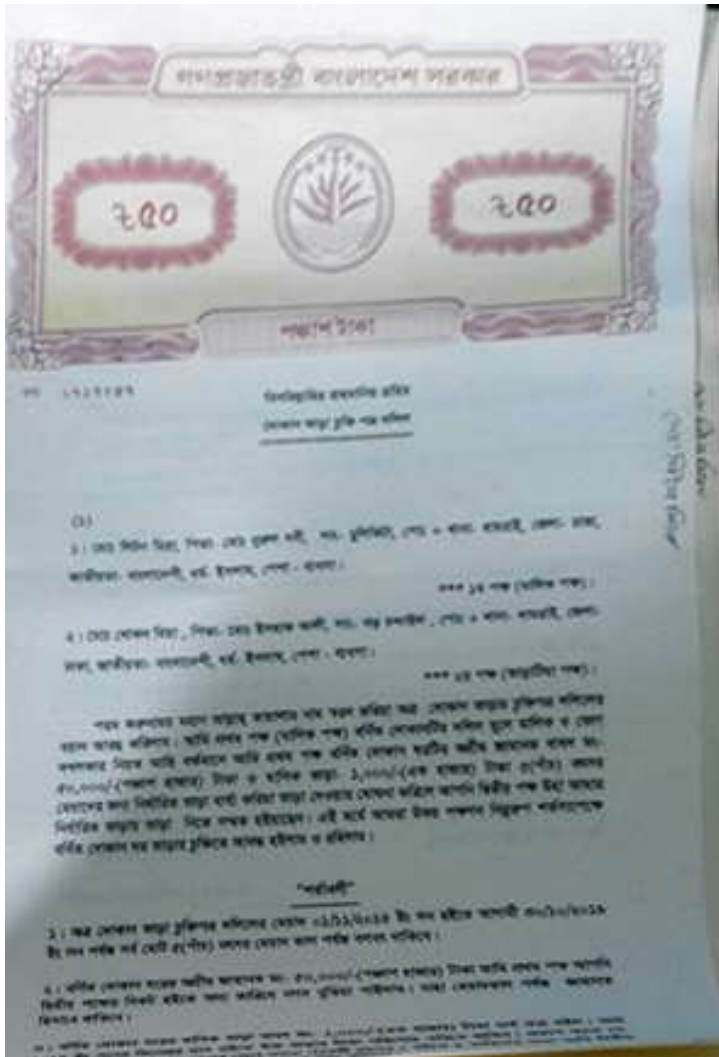


# Photographs





# Photographs







*Presented at*  
**22<sup>nd</sup> Internal Design Lab**  
**On Nov 24, 2015 at GT**

