

*Proposed NU Business Name : **Mobile Fair***
*Business Category: **Telecom & IT support***



*Business Proposal Identified by: **Dipok Kumar Roy, Asst. Officer, Gaibandha Sadar Unit, Gaibandha***
*Business Proposal prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Raju Ahmed</i> Vill: Chandia, Union: Kanchipara, Post: Bhabaniganj, Upazila: Fulchhari, District: Gaibandha.
Age	:	34 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Late. Mst. Shahida Begum
(iii) Father's name	:	Selim Mural
(iv) GB member's info	:	<i>Branch: Keshabpur, Gaibandha, Centre # 07/mo, Loan no.: 1135/2, Member from April 22, 2003 to April 02, 2012 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 20,000</i>
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	:	Master's in Management
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	11 (Eleven) years experience is running his own business. He started the business with BDT 62,000 (Sixty two thousand). : He has taken 02 (Two) years training on electronics parts & electronics servicing from a renowned teacher. He has taken 02 (Two) years training on Mobile servicing from Benten Technology.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01739161255 / 01957964003
NU's National ID No.	:	3212159124809
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late. Mst. Shahida Begum was a GB member from April 22, 2003 to April 02, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and repairing house.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Mobile Fair
Address/ Location	:	Circular road, Gaibandha.
Total Investment in BDT	:	Tk. 587,000
Financing	:	Self Tk. 437,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10% & servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10% & servicing 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	2,000	52,000	624,000
Income from servicing	700	18,200	218,400
Total income from sales & servicing (A)	2,700	70,200	842,400
Less: Cost of Sales / Products (B)	1,800	46,800	561,600
Gross Profit (C) [C=(A-B)]	900	23,400	280,800
Less: Operating Cost:			
Electricity bill		1,100	13,200
Shop Rent		2,000	24,000
Mobile bill		800	9,600
Night Guard bill		300	3,600
Conveyance bill		2,000	24,000
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant -01 - brother)		4,500	54,000
Other Cost (Stationary & Entertainment etc.)		1,700	20,400
Non Cash Item:			
Depreciation Expenses		666	7,995
Total Operating Cost (D)		20,066	240,795
Net Profit (C-D):		3,334	40,005

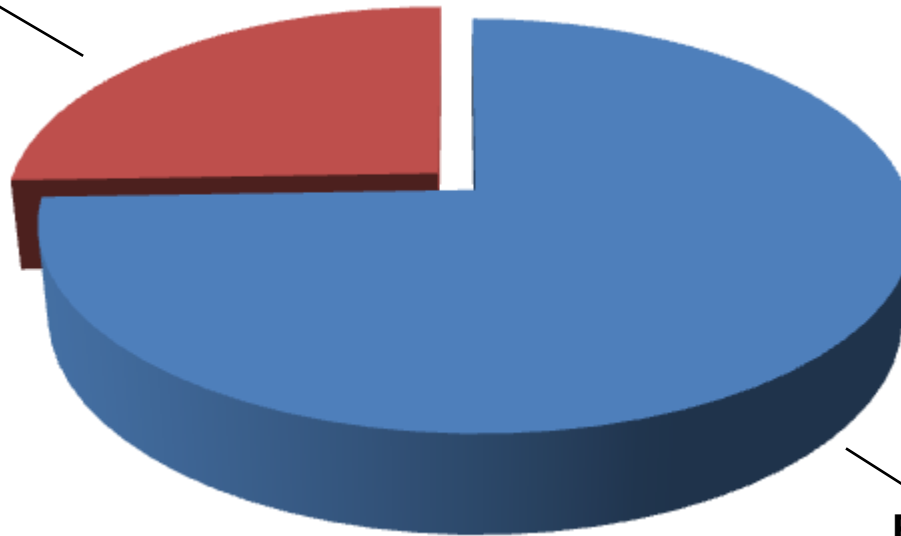
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile battery, charger, head phone, cover, card reader, memory card, pen drive, pencil battery, power supply, hot gun, and mobile speaker etc.)	Investment in products (different types of mobile parts and accessories etc.)	209,718	125,000	334,718
Investment in Machineries, Equipment & Tools (Computer set, IPS, hot gun, power supply, servicing related accessories, bulb and fan etc.)	Investment in Machinery (software device)	41,700	25,000	66,700
Cash in hand		5,182		5,182
Advance for shop		170,500		170,500
Creditors (since April, 2016 to at present)		(7,500)		(7,500)
Decoration (fixture and fittings)		17,400		17,400
Total Capital		437,000	150,000	587,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 437,000
- GTT's Investment BDT 150,000
- Total Capital BDT 587,000

**GTT's
Investment 26%**



**Entrepreneur's
Contribution
74%**

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	3,000	78,000	936,000	3,600	93,600	1,123,200	4,104	106,704	1,280,448
Estimated income from servicing	840	21,840	262,080	941	24,461	293,530	1,044	27,151	325,818
Estimated total income from sales & servicing (A)	3,840	99,840	1,198,080	4,541	118,061	1,416,730	5,148	133,855	1,606,266
Less: Cost of Sales / Products (B)	2,700	70,200	842,400	3,240	84,240	1,010,880	3,694	96,034	1,152,403
Gross Profit (C) [C=(A-B)]	1,140	29,640	355,680	1,301	33,821	405,850	1,455	37,822	453,863
Less: Operating Cost:									
Electricity bill		1,400	16,800		1,600	19,200		1,700	20,400
Shop Rent		2,000	24,000		2,000	24,000		2,500	30,000
Mobile bill (SMS & Reporting)		1,100	13,200		1,100	13,200		1,600	19,200
Night Guard bill		400	4,800		500	6,000		600	7,200
Conveyance		2,500	30,000		3,000	36,000		3,500	42,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		8,000	96,000		9,000	108,000		9,500	114,000
Proposed Salary (Assistant -01 - brother)		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		85	510		85	1,020		85	1,020
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,200	26,400		2,400	28,800
Non Cash Item:									
Depreciation Expenses		979	11,745		979	11,745		979	11,745
Total Operating Cost (D)	-	24,464	287,055	-	27,464	329,565	-	30,864	370,365
Net Profit (C-D)	-	5,176	68,625	-	6,357	76,285	-	6,958	83,498
Retained Income			68,625			144,910			228,407

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	74,625	88,285	95,498
1.3	Depreciation Expenses	11,745	11,745	11,745
1.4	Opening Balance of Cash Surplus	-	50,370	78,400
	Total Cash Inflow	236,370	150,400	185,642
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	50,370	78,400	113,642

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 01
Future employment: 0
- Trade License in his own name;
- Quality of service;
- He has on hand training;
- Skilled and working experiences (15 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 665,407 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 261st as Yunus Centre and 72nd In-house
Executive Social Business Design Lab
(GTT) on May 25, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



মোবাইল ফেয়ার

মোবাইল সার্ভিসিং

এখানে সকল প্রকার মোবাইল সামগ্রী পছন্দসই ও খুচরা বিক্রয় করা হয়।







SYMPHONY

UNITED TELECOM

MOBILE PHONE Battery

UNITED TELECOM

UNITED TELECOM

RAJU

RAJU

RAJU

RAJU

RAJU ORIGINAL

RAJU

UNITED TELECOM

UNITED TELECOM

UNITED TELECOM

UNITED TELECOM

UNITED TELECOM

White plastic bags containing accessories, some with handwritten text like "E-100" and "T-100".

White plastic bag containing a SIM card.

SYMPHONY

White plastic bag containing a SIM card.

UNITED TELECOM

10
DC Charger

10
DC Charger

10
DC Charger

10
DC Charger

10
DC Charger

10
DC Charger

10
DC Charger

10
DC Charger

10
DC Charger

PR
TEM
TEMPER 40



NOKIA
Lithium Battery
Nokia



FOXCONN

03
SHANGHAI
CAUTION



SHANGHAI
Earphone



Earphone



Mobile



YAYANG
Earphone



Earphone



NOKIA
Earphone



NOKIA
POWER BATTERY









惠普液晶保护膜
HP LED DISPLAY PROTECTOR

惠普液晶保护膜
HP LED DISPLAY PROTECTOR

产品特点

- 超薄透明，不影响显示效果
- 防刮、防摔、防污、防尘
- 防静电、防辐射、防蓝光
- 安装简便，撕下即可更换
- 适用于各种尺寸的笔记本电脑
- 材质柔软，贴合度高
- 环保无毒，无异味
- 使用寿命长，不易老化

规格

15.6英寸
14英寸
13.3英寸
12.5英寸
11.6英寸

惠普

ASUS

惠普液晶保护膜
HP LED DISPLAY PROTECTOR

笔记本电脑
for notebook only

产品特点

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ASUS

华硕笔记本电脑



মোবাইল ফোন অ্যাকসেসরিজের স্টোর

মোবাইল ফেয়ার

মোবাইল সার্ভিসিং

এখানে সকল প্রকার মোবাইল সমস্যা পাইকারী ও খুচরা বিক্রয় করে দেয়





সং ০২৪৪১০১

শ্রী ০১-০১

১৯৭১ সালের ১১ নভেম্বর বাংলাদেশে স্বাধীনতা ঘোষণার পরে দেশের অর্থনীতিতে উন্নতি আনার উদ্দেশ্যে সরকার ১৯৭১-৭২ (পূর্বী বছর) উন্নয়ন কর্মসূচী পরিচালনা করেছে। এটি দেশের উন্নয়ন কর্মসূচীর অন্য অংশ। এটি দেশের উন্নয়ন কর্মসূচীর অন্য অংশ। এটি দেশের উন্নয়ন কর্মসূচীর অন্য অংশ।

১৯৭১ সালের ১১ নভেম্বর

সং ০১-০১

১৯৭১ সালের ১১ নভেম্বর



সং ০২৪৪১০১

স্বাধীনতা সুরক্ষার চুক্তি

১৯৭১ সালের ১১ নভেম্বর বাংলাদেশে স্বাধীনতা ঘোষণার পরে দেশের অর্থনীতিতে উন্নতি আনার উদ্দেশ্যে সরকার ১৯৭১-৭২ (পূর্বী বছর) উন্নয়ন কর্মসূচী পরিচালনা করেছে। এটি দেশের উন্নয়ন কর্মসূচীর অন্য অংশ। এটি দেশের উন্নয়ন কর্মসূচীর অন্য অংশ।

১৯৭১ সালের ১১ নভেম্বর

১৯৭১ সালের ১১ নভেম্বর

সং ০১-০১



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 জনস্বাস্থ্য সচিবালয় / আর্থিক প্রতিষ্ঠান পত্র



নাম: রাজু আহমেদ
 Name: Raju Ahmed
 পিতা: মোঃ মোস্তাফিজ
 মাতা: শাহিনা বেগম
 Date of Birth: 23 Jan 1981
 ID NO: 2012159124800

এই কার্ডটি বাংলাদেশী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি বাংলাদেশী নাগরিকদের জন্য
 ব্যবহার করার জন্য নির্দিষ্ট শ্রেণী অন্তর্ভুক্ত করা হয়েছে এবং অন্যভাবে অন্য কার্ডের সাথে
 মিলিত করা যাবে না।

ঠিকানা: জনস্বাস্থ্য সচিবালয়, ১০/১০, মতিঝিল - ১০০০, ঢাকা-১, বাংলাদেশ।
 ফোন: ৯৬৬৬৬৬৬

Signature
 জনস্বাস্থ্য সচিবালয়, ঢাকা প্রদানের তারিখ: ২২/০৬/২০০৭



Thank You