



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **M/S Susan Mobile Store**
Business Category: **Telecom & IT support**



Business Proposal Collected by: **Md Mizanur Rahman, Assistant Officer, Jessore.**
Business Proposal Prepared by: **Md Rezaur Rashid Dewan**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md Nazmul Hossain</i> Vill: Bagra, Union: Bagra,, Post: Bagra,Upazila: Jhikargacha,District: Jessore.
Age	:	28 years
Marital status	:	Married
Children	:	1(One) son
No. of siblings:	:	03 (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	:	Joynob Begum
(iii) Father's name	:	Md Abdul Aziz
(iv) GB member's info	:	<i>Branch: Jhikargacha,District: Jessore.Centre # 27/mo,</i> Membership since 2004 First loan: Tk. Nil Existing loan: Nil, Outstanding Loan: Tk. 3,000
Further Information:	:	
(v) Who pays GB loan installment	:	Nil
(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	:	S.S.C
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.)		12(Twelve) years experiences is running his own business. He started the business with BDT 100,000 (One lac). He has on hand training
Other Own/Family Sources of Income	:	His two brother's income from business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01911-173097
NU's National ID No.	:	4112325761891
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Joynob Begumis a GB member since 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by assisting repairing house, cultivation, purchasing cow and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Susan Mobile Store</i>
Address/ Location	:	Bagra bazar, Jessore.
Total Investment in BDT	:	Tk. 6,58,600
Financing	:	Self Tk. 4,58,600 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,200 (Seven thousand two hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 6%, servicing 100%, bkaash 100% and flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 6%, servicing 100%, bkaash 100% and flexiload 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	240	6,240	74,880
Income from servicing	260	6,760	81,120
Commission from bkaash	49	1,274	15,288
Commission from flexiload	16	416	4,992
Total income from sales, servicing & commission (A)	1,125	29,250	351,000
Less: Cost of Sales / Products (B)	230	5,990	71,885
Gross Profit (C) [C=(A-B)]	895	23,260	279,115
Less: Operating Cost:			
Electricity bill		900	10,800
Shop Rent		2,000	24,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		3,000	36,000
Ownership Transfer Fee			-
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant -1)		4,000	48,000
Bank Charge (DD, PO, SC)			-
Provision of bad debt		424	5,088
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		673	8,070
Total Operating Cost (D)		18,097	217,158
Net Profit (C-D):		5,163	61,957

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile set and mobile accessories etc.)	Investment in products (mobile set and mobile accessories etc.)	237,000	150,000	387,000
Investment in bkash & flexiload	Investment in bkash	50,000	50,000	100,000
Investment in Machineries, Equipment & Tools (computer set - 1 pics IPS, servicing accessories, mobile set, bulb and fan etc.)		5,000		5,000
Cash in hand		6,000		6,000
Advance for Shop		100,000		100,000
Debtors (Since February, 2016 to at present)		42,400		42,400
Creditors (Since February, 2016 to at present)		(55,000)		(55,000)
Decoration (fixture and fittings)		73,200		73,200
Total Capital		458,600	200,000	658,600

SOURCE OF FINANCE

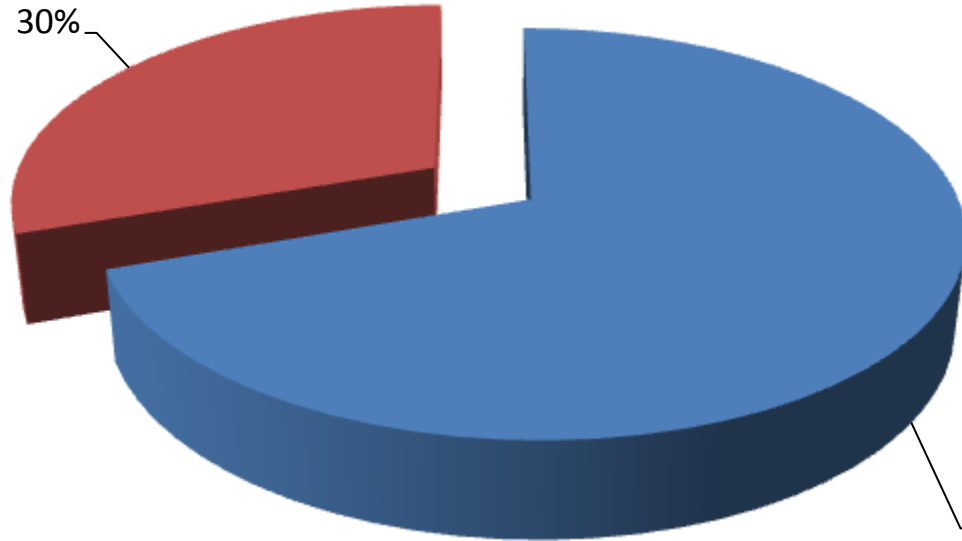
■ Entrepreneur's Contribution BDT 5,08,600

■ GTT's Investment BDT 2,00,000

■ Total Capital BDT 7,08,600

GTT's Investment

30%



Entrepreneur's

Contribution

70%

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	360	9,360	112,320	576	14,976	179,712	979	25,459	305,510
Income from servicing	296	7,706	92,477	341	8,862	106,348	409	10,635	127,618
Estimated Commission from bkaash	70	1,820	21,840	81	2,093	25,116	97	2,512	30,139
Estimated Commission from flexiload	24	624	7,488	28	718	8,611	331	8,611	103,334
Estimated total income from sales, servicing & commission (A)	1,478	38,438	461,261	1,818	47,280	567,366	2,665	69,293	831,511
Less: Cost of Sales / Products (B)	338	8,798	105,581	541	14,077	168,929	920	23,932	287,180
Gross Profit (C) [C=(A-B)]	1,140	29,640	355,680	1,277	33,203	398,436	1,745	45,361	544,331
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,200	14,400		1,400	16,800
Shop Rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		1,000	12,000		1,200	14,400		1,400	16,800
Night Guard bill		120	1,440		170	2,040		230	2,760
Conveyance		4,000	48,000		4,500	54,000		5,000	60,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-(Family & Self)		7,200	86,400		8,200	98,400		9,200	110,400
Present Salary (Assistant -1)		5,000	60,000		5,500	66,000		6,000	72,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		424	5,088		424	5,088		424	5,088
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		673	8,070		673	8,070		673	8,070
Total Operating Cost (D)	-	23,305	271,328	-	25,955	311,458	-	28,615	343,378
Net Profit (C-D)	-	6,335	84,352	-	7,248	86,978	-	16,746	200,953

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	92,352	102,978	216,953
1.3	Depreciation Expenses	8,070	8,070	8,070
1.4	Opening Balance of Cash Surplus	-	52,422	67,470
	Total Cash Inflow	300,422	163,470	292,493
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	52,422	67,470	196,493

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Quality of service;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Skilled & working experiences: 12years;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 8,83,883 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 214th as Yunus Centre and 54th In-house Executive
Social Business Design Lab
(GTT) on March 23, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



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Thank You