

Proposed NU Business Name : M/S Ettadi Mobile Center
Business Category: Telecom & IT Support



Business Proposal Identified by: Md. Nazmul Islam, Asst. Officer, Nekmorod Unit, Thakurgaon.

Business Proposal prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Subhas Chandra Bormon</i> Vill: Bhabanondopur, Union: 02 No. Nekmorod, Post: Nekmorod, Upazila: Ranishankoil, District: Thakurgaon.
Age	:	30 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	05 (Five) Brothers and 04 (Four) 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	:	Sree Lilo Bala
(iii) Father's name	:	Late. Proshad Roy
(iv) GB member's info	:	<i>Branch: Nekmorod, Thakurgaon, Centre # 68/mo,</i> <i>Loan no.: 9488, Member since June 08, 2006 to 2013</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 3,000
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	:	B.S.S-final Year (Political Science)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from renting 02 (Two) Shop in his local Market.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	<p>04 (Four) years experience in running his own business. He started the business with BDT 50,000 (Fifty thousand).</p> <p>He has on hand training.</p> <p>He has taken 02 (Two) Years training on Computer program from Inter Faruk Computer Center in his local area. He has built own residence and installed drinking water pump as well as expanding the business from the benefit of this business.</p>
Other Own/Family Sources of Income	:	His Elder 02 (two) brother's income from Grocery business. His eldest brother's income from Hotel business and another income from motor cycle business (Old & Repairing Motor cycle). His family's others income from renting 10 (ten) Shop in local market.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737891837
NU's National ID No.	:	9418679670276
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sree Lilo Bala was a GB member since June 08, 2006 to 2013 at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took GB loan several times and utilized it by assisting her Elder son in Grocery & Hotel business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Ettadi Mobile Center</i>
Address/ Location	:	Nekmorod Bazar, Thakurgaon.
Total Investment in BDT	:	Tk. 341,000
Financing	:	Self Tk. 261,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,500 (Eight thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%, Mobile Recharge & bKash 100% and Song Download 90%.
(ii) Estimated % of proposed gross profit margin	:	On an average 20%, Mobile Recharge & bKash 100% and Song Download 90%.
(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	2,100	58,800	705,600
Commission on Mobile Recharge	108	3,024	36,288
Commission on bkaash	320	8,960	107,520
income from Song Download	150	4,200	50,400
Total income from Sales & Commission (A)	2,208	61,824	741,888
Less: Cost of sales of products (Product Purchase) (B)	1,680	47,040	564,480
Less: Cost of Song Download (Collection cost)	15	420	5,040
Total Cost of Sales & Services (B)	1,695	47,460	569,520
Gross Profit (C) [C=(A-B)]	513	14,364	172,368
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		300	3,600
Night Guard bill		150	1,800
Shop Self		-	-
Mobile bill		300	3,600
Conveyance bill		500	6,000
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		580	6,955
Total Operating Cost (D)		12,830	153,955
Net Profit (C-D):		1,534	18,413

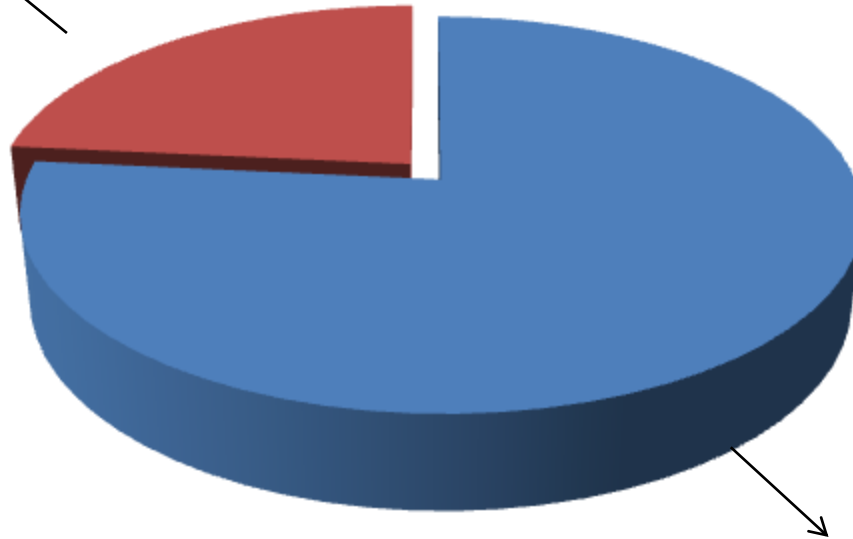
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile accessories and mobile set etc.)	Investment in products (mobile accessories and mobile set etc.)	70,000	80,000	150,000
Investment in Mobile Recharge (Flexiload, easy load, itop-up etc.)		18,333	-	18,333
Investment in bkaash & DBBL		60,088	-	60,088
Investment in machine & equipment (Computer set, Fan and light etc.)		26,500	-	26,500
Cash in hand		56,279	-	56,279
Decoration (Fixture & Fittings)		29,800	-	29,800
Total Capital		261,000	80,000	341,000

SOURCE OF FINANCE

**GTT's
Investment 23%**

- **Entrepreneur's Contribution BDT 261,000**
- **GTT's Investment BDT 80,000**
- **Total Capital BDT 341,000**



**Entrepreneur's
Contribution
77%**

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 income from products	3,000	84,000	1,008,000	3,600	100,800	1,209,600	4,212	117,936	1,415,232
Est. Commission on Mobile Recharge	135	3,780	45,360	162	4,536	54,432	194	5,443	65,318
Est. Commission on bkash	406	11,379	136,550	488	13,655	163,860	585	16,386	196,633
Est. Income from Song Download	200	5,600	67,200	240	6,720	80,640	288	8,064	96,768
Est. Total income from Sales & Commission (A)	3,135	87,780	1,053,360	3,762	105,336	1,264,032	4,406	123,379	1,480,550
Less: Cost of sales of products (Product Purchase) (B)	2,400	67,200	806,400	2,880	80,640	967,680	3,370	94,349	1,132,186
Less: Cost of Song Download (Collection cost)	20	560	6,720	24	672	8,064	29	806	9,677
Est. Total Cost of Sales & Services (B)	2,420	67,760	813,120	2,904	81,312	975,744	3,398	95,155	1,141,862
Gross Profit (C) [C=(A-B)]	715	20,020	240,240	858	24,024	288,288	1,008	28,224	338,688
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,050	12,600
Generator bill		700	8,400		800	9,600		850	10,200
Night Guard bill		250	3,000		350	4,200		400	4,800
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Proposed Salary (Family & Self)		8,500	102,000		9,500	114,000		10,000	120,000
Proposed Salary (Assistant-01)		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		600	7,200		900	10,800		1,000	12,000
Non Cash Item:									
Depreciation Expenses		580	6,955		580	6,955		580	6,955
Total Operating Cost (D)	-	17,708	209,295	-	20,308	243,695	-	22,058	264,695
Net Profit (C-D):	-	2,312	30,945	-	3,716	44,593	-	6,166	73,993
Retained Income			30,945			75,538			149,531

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	34,145	50,993	80,393
1.3	Depreciation Expenses	6,955	6,955	6,955
1.4	Opening Balance of Cash Surplus	-	21,900	41,448
	Total Cash Inflow	121,100	79,848	128,796
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	21,900	41,448	90,396

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family):01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (4years);

WEAKNESS

- Can not supply goods and Services and as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 410,531 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 264th as Yunus Centre and 73rd In-house
Executive Social Business Design Lab
(GTT) on May 31, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures





বিকাশ এখন
টেলিটক নেটওয়ার্ক

বিকাশ এ

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টেলিটক নেটওয়ার্ক

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বিকাশ এখন
টেলিটক নেটওয়ার্ক











নেকমরদ ইউনিয়ন পরিষদ

স্বাক্ষরঃ নেকমরদ, উপজেলাঃ বাণীশংকৈল, জেলাঃ ঠাকুরগাঁও।

ট্রেড লাইসেন্স - 425

বহি নং- ০৫

তারিখ ১১-০৫-১৮ ইং

লাইসেন্স নং- ৪২৫
লাইসেন্স ধারীর নাম : শ্রীঃ সুভাষ চন্দ্র বর্মন

পিতা/ স্বামীর নাম : শ্রীঃ বিনয়দেব বর্মণ
পিতা/ স্বামীর নাম : শ্রীঃ ব্রজেন্দ্র শ্রী

ঠিকানা : বানীশংকৈল - ঠাকুরগাঁও

পেশার ধরন : ইন্টারনেট মোবাইল সার্ভিস, নেকমরদ বাজার
২০১৫ - ২০১৬ - পর্যন্ত

ফি প্রদানের পরিমাণ টাকা : ২৫০/- টাকা কথায় : বাকিমত পঞ্চাশ টাকা

প্রাপ্ত হয়ে তার ব্যবসা বৃত্তি/ পেশা : ব্যবসা

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ : ১১/০৫/১৮ ইং

মোঃ এন্ড সচিব
নেকমরদ ইউনিয়ন পরিষদ
বাণীশংকৈল, ঠাকুরগাঁও।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: শ্রী সূভাষ চন্দ্র বর্মন

Name: Sree Subhas Chandro Bormon

পিতা: শ্রী প্রসাদ রায়

মাতা: শ্রী লিলো বালু

Date of Birth: 17 Nov 1986

ID NO: 9418679670276

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনো কাজে বা অন্য কোনো উদ্দেশ্যে অন্য কোনো ব্যক্তিকে প্রদান করা হলে
অনুগ্রহ করে তা ফেরত দেওয়া হবে।

ঠিকানা: গ্রাম/পোস্টা: ভবানন্দপুর, ভবানন্দপুর, ডাকঘর: সেকমরান - ৫১২১,
রাজশাহী, ঠাকুরগাঁও

(Signature)

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৮/০৯/২০০৮





গ্রামীন ব্যাংক নেত্রদীপল শাখা

প্রত্যক্ষ পত্র

অত্র কাছার আওতাধীন ৬৮/ন ফেল্ডের সদস্য
শ্রী নিলো হালো আমী স্ত্রী শ্রী প্রমাদ রায় খানী
নং ৩৪৮৮ নত ০৮/০৬/২০০৬ হই তারিখে গ্রামীন ব্যাংক
সদস্য হইন এবং ০৮/০৭/২০১৬ হই তারিখে ব্যাংক হতে
সকল ফেরত নিয়ম চলে যথা। এখন অত্র নামে কোন
পাওনা থাকি নাই।

প্রতিবেদক
আমার সই
০৮/০৮/২০১৬

মোঃ আসরাফ ইসলাম
কোড নং: ৩২৯৪৫
শাখা আচারদ্বাপক
গ্রামীন ব্যাংক
নেত্রদীপল শাখা



Thank You