

A Nobin Udyokta Project

Nahima Mobile Media & Servicing Center



Presented by:
Md. Osman Gani

NU Identified and
PP Prepared by : **Tanbidul Islam**
Project Verified By: **Md. Nazrul Islam**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Osman Gani
Age	:	25 years
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	4 brothers , 2 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	:	Mrs. Aleya Begum
(iii) Father's name	:	Md. Nurul Amin
(iv) GB member's info	:	Branch :Sonapur center # 10/Ma, Loan no : 1020/2 Member since 19-09-99 First loan: Tk. Existing loan: N/A , Outstanding: N/A
Further Information:		
(v) Who pays GB loan installment		N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF etc.	:	N/A
Education	:	Alim pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Mobile servicing and verities Store Trade License no: 42
Business Experiences Training Info	: :	04 years
Other Own/Family Sources of Income	:	Father is a farmer .
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 1998 (8 years). At first she took a loan amount 2,000 taka from Grameen Bank. NU's Father started his business with GB Loan, he repaired their own house from business income. Nobin Udyokta also started his first business by using his mother's GB loan. NU's mother took GB loan several times to invest in her son's business and existing loan is Tk. 200000. They also bought some cattle. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Nahima Mobile Media & verities confectionary store
Address/ Location	:	Honubaish bazar, Ramgonj, Laxmipur
Total Investment in BDT	:	600000/-
Financing	:	Self BDT 350000/- (from existing business) 58 % Required Investment BDT 250000/- (as equity) 42 %
Present salary/drawings from business (estimated)	:	9000
Proposed Salary		10000
Proposed Business Implementation Plan (i)% of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	12.5% 12.5 % 2 months

Project summary

- NU has been running mobile servicing & confectionary business with experience of years.
- The Business will be operated by entrepreneur.
- NU wants to expand his business.
- Income will increase 5% after investment.
- Target customers are local people around Ramgonj, Sonapur, Laxmipur.

OBJECTIVES

- ✓ **Employment for the entrepreneur.**
- ✓ **Become a Prominent Nobin Udyokta.**
- ✓ **Create employment opportunities for others (especially for family members of Grameen Bank Borrowers)**
- ✓ **Improving livelihood of Nobin Udyokta's family.**
- ✓ **Contribute in improving socio-economic condition.**

Present & Proposed Investment Breakdown

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Different kind of stock items(Existing business)</u>			
Flexi (GP,Robi,Airtel,B-Link,Teletalk) = 25000/-			
B-cash & Dutch-Bangla = 50000/-			
Cosmetics = 50000/-			
Jewelry (City gold) = 30000/-			
Electronic Items(Cable, switch,Bulb,Energy Light Holder, Fan) = 50000/-			
Mobile servicing items (Casing, Handset,Cover,parts, Servicing tools, Battery, Charger) = 30000/-			
Toys & baby Items, Showpieces = 15000/-			
Stationary items = 15000/-			
Laptop & 6 Mobile set = 35000/-	350000/-	250000/-	
Furniture = 50000/-			
<u>Proposed Items</u>			
Bcash & Dutch-Bangla mobile banking = 50000/-			
Electronics(Fan, Light, Multi-plug, Energy light, Cable, Switch , Capacitor , Regulator ,China light) = 50000/-			
Refrigerator + Stabilizer = 70000/-			
Confectionary(cold drinks, yogurt, ice-cream) = 30000/-			
Mobile accessories (headset, memory card Headphone, Cover, flip cover, Casing, battery, charger Servicing items) = 50000/-			
Total Capital			600000/-

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	250000		
		248700		
1.2	Net Profit (Ownership Tr. Fee added back)		253500	274500
1.3	Depreciation (Non cash item)	15900	15900	15900
1.4	Opening Balance of Cash Surplus			
	Total Cash Inflow	514600	269400	290400
2.0	Cash Outflow			
2.1	Purchase of Product	250000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	100000	100000	100000
	Total Cash Outflow	350000	100000	100000
3.0	Net Cash Surplus	164600	169400	190400

Info on Existing Business Operations

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A)	5000	150000	1800000
<i>Less: Cost of sales (B)</i>	4375	131250	1575000
Profit(A- B)	625	18750	225000
Income from Flexi, B cash (Profit .4%) mobile Servicing	400	12000	144000
Total Gross Profit	1025	30750	369000
<i>Less: Operating Costs</i>			
Electricity bill		700	8400
Shop Rent		1000	12000
Mobile bill		500	6000
Night Guard bill		100	1200
Mosque fee		100	1200
Own salary		9000	108000
Employee-1		6000	72000
Others cost		500	6000
Non Cash Item:			
Depreciation Expenses		708	8500
Total Operating Cost (D)		18608	223300
Net Profit (C-D):		12142	145700

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 (A)	7000	210000	2520000	7500	225000	2700000	8000	240000	2880000
<i>Less: cost of sales (B)</i>	6125	183750	2205000	6560	1968000	2361600	7000	21000	2520000
Gross Profit (C) [C=(A-B)]	875	26250	315000	940	28200	338400	1000	30000	360000
Income from Flexi, B cash & mobile servicing	500	15000	180000	500	15000	180000	500	15000	180000
Total income	1375	41250	495000	1440	43200	518400	1500	45000	540000
Less: Operating Costs									
Electricity bill		1000	12000		1000	12000		1000	12000
Shop Rent		1000	12000		1000	12000		1000	12000
Night Guard bill		100	1200		150	1800		200	2400
Mosque fee		100	1200		100	1200		100	1200
Mobile Bill (SMS & Reporting inclusive)		500	6000		500	6000		500	6000
Proposed Salary- Self		10000	120000		11000	132000		11000	132000
Proposed Salary- Staff (1)		6000	72000		6500	78000		6500	78000
Others		500	6000		500	6000		500	6000
Non Cash Item:									
Depreciation Expenses		1325	15900		1325	15900		1325	15900
Total Operating Cost (D)		20525	246300		22075	264900		22125	265500
(Net Profit C-D) :		20725	248700		22125	253500		22875	274500
Pay Back			100000			100000			100000
Retained Income:			148700			153500			174500

SWOT Analysis

STRENGTH

- ✓ Long standing relationship with Grameen.
- ✓ Well Known Person in locality.
- ✓ Provide quality gold ornaments to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit sales.
- ✓ Less stock.
- ✓ Increase product price.

OPPORTUNITY

- ✓ Huge demand of various stationary items.
- ✓ Middle point of bazar .

THREATS

- ✓ Political Unrest.
- ✓ Other competition.
- ✓ Scarcity of new products.



bKash বিস্মিল্লাহিম রাহমানির রাহিম মোকাবেলঃ 01919919292 01759704070
 ক্যাশ মেমো

নাহিমা মোবাইল মিডিয়া এন্ড সার্ভিসিং সেন্টার

প্রোগ্রাম: মোঃ ওসমান পান



এখানে যাবতীয় মোবাইল সার্ভিসিং, নতুন মোবাইল, ইলেকট্রিক, কসমেটিকস মালামাল বিক্রয় করা হয়।
 সকল প্রকার মোবাইল ব্যালেন্স রিচার্জ, এবং বিকাশ করা হয়।

হানুবাইশ বাজার, রামগঞ্জ, লক্ষীপুর।

ক্রমিক সং: **99** তারিখ: _____

নাম: _____

ঠিকানা: _____

ক্রমিক সং	মালের বিবরণ	পরিমাণ	দর	টাকা
				
				

টাকা কথায়: _____

জেনতার স্বাক্ষর _____ বিক্রয়তার স্বাক্ষর _____

মোট = _____
 জমা = _____
 বাকী = _____





Presented at
36 SB Executive Design Lab
on 28 October, 2014 at YC



For more information

Grameen Trust

Phone No : 9017038

Md. Osman Gani

Cell No: 01919919292