



Grameen Kalyan

Proposed NU Business Name : Reeky Mobile Point



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Alamgir Hossain Vill: Elongi -Acharjo. Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia
Age	: 21 Years
Marital status	: Unmarried
No. of siblings:	: 1 (One) brother and 1 (one) sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Sumita Khatun : Md. Robiul Islam : Branch: Kumarkhali, Group # 02, Centre # 71/M, Loan no.: 8431 Member since: 2002, First loan: Tk. 5,000, Last GB loan: 51,000. Outstanding: 30,245 : Father : No : Nil : Nil : Nil
Education, till to date	: Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	01 (One) year experiences in this business. Started business with BDT 45,000 (Forty Five thousand). Now the business value is 70,000/- (Seventy Thousand Taka).
Other Own/Family Sources of Income	:	Father's income from Van.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01745131863
National ID number	:	19955017169013405
NU Project Source/Reference	:	Grameen kalyan, kumarkhali unit office.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 5,000 (Five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Reeky Mobile point
Address/ Location	:	Kalibari Mor, Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT : 1,53,000
Financing	:	Self BDT : 83,000 (from existing business) Required Investment BDT 70,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin	:	<ul style="list-style-type: none"> ✓ Goods like Mobile Accessories, Song load & Flexi load, B- kash, Mobile Set, Mobile Servicing & Internet Works. ✓ Average 80 % gain on sales (Major Sales area- Song load, Mobile Servicing). ✓ Agreed grace period is 3 months.

INFO ON EXISTING BUSINESS OPERATIONS

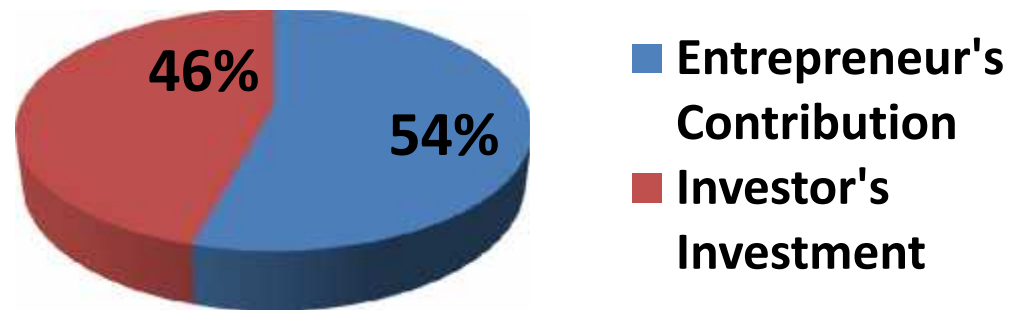
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	400	10,400	124,800
Less: Cost of sales (B):	80	2,080	24,960
Gross profit (GP) [C=(A-B)]	320	8,320	99,840
Less: Operating Costs:			
Shop Rent		800	9,600
Generator Bill		100	1,200
Electricity bill		300	3,600
Transportation		300	3,600
Mobile bill		200	2,400
Present salary/Drawings-self		5,000	60,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses		100	1,200
<i>Total Operating Cost (D)</i>		<i>6,200</i>	<i>74,400</i>
(C-D)Net Profit:		2,120	25,440

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Computer	35,000			35,000
Flexi (GP, Banglalink)	4,000		5,000	9,000
B-Kash			25,000	25,000
Charger	3,000			3,000
Mobile Battery	2,000			2,000
Headphone	1,000			1,000
Furniture	9,000	10,000	8,000	27,000
Memory Card	4,000			4,000
Shop Advance	10,000			10,000
Mobile Servicing Instrument			8,000	8,000
Mobile Instrument			5,000	5,000
Mobile Set			19,000	19,000
Cash In Hand	5,000	0	0	5,000
Total Capital	73,000	10,000	70,000	153,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	83,000	54
Investor's Investment	70,000	46
Total Investment	153,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	700	18,200	218,400	770	20,020	251,160
Less: Cost of sales (B):	140	3,640	43,680	154	4,004	50,232
Gross profit (GP) [C=(A-B)]	560	14,560	174,720	616	16,016	200,928
Less: Operating Costs:						
Shop Rent		800	9,600		880	10,560
Generator Bill		100	1,200		110	1,320
Electricity bill		300	3,600		330	3,960
Transportation		300	3,600		330	3,960
Mobile bill		200	2,400		220	2,640
Proposed salary		5,000	60,000		5,000	60,000
Other Expenses		500	6,000		525	6,300
Non Cash Item:						
Depreciation Expenses		100	1,200		110	1,320
Total Operating Cost (D)	0	6,400	87,600	-	6,515	90,060
(C-D)Net Profit:		8,160	87,120		9,501	110,868
Retained Income:			87,120			110,868

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after Three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance		125,120
Capital Infusion by UDYOKTA	10,000	
Capital Infusion by Investor	70,000	
Sales	218,400	251,160
Total Receipts	298,400	376,280
<u>Cash Outflow:</u>		
Cost of goods sold	43,680	50,232
Operating expenses	87,600	90,060
Return to investor	42,000	42,000
Total payment	173,280	182,292
Closing Balances	125,120	193,988

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1 Future employment: 0<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in Two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor<input type="checkbox"/> Credit Sales<input type="checkbox"/> Product Damage.

Presented at 14th Ex. SB Design Lab on Feb 29, 2016
at Grameen Kalyan

Thank you











NU with his father & Mother



NU with his mother



Thank You