#### **E.S Telecom and Business**



Project by- Md. Shakil Mia

Identified by- Ratan Kumar Roy Verified by- Sonia Sultana

Panchdona Unit Area 4 GRAMEEN TRUST

#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Shakil Mia
Age	•	21 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 brothers and 01 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	:	Mother √ Father  Doly Begum  Md. Kadir Mia  Member since: 2012  Branch: Shekherchor Centre no. 5239/m, Group: 05  Loanee No. 5239 First loan: Tk. 10000  Existing loan: Tk50,000 Outstanding:Tk.5,000
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	: : : : :	Father N/A N/A N/A N/A N/A
Education	:	SSC

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

Present Occupation	:	Business -Selling Hand sets and Mobile accessories -Collect goods from Dhaka or Narsingdi.
Initial Investment	:	100,000 (mother)
Trade License		433-15/16
Business Experience And Training Info		3 years
Other Own/Family Sources of Income	:	House rent , Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01832706171
NU Project Source/Reference	:	GT Panchdona Unit Office, Narsingdi.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank (GB) Since 2012. At first she took a loan amount of BDT 10000 from Grameen Bank. She Invested the money to improve her living standard.

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	E.S Telecom and Business
Address/ Location	:	Sahe protab, Narsingdi
Total Investment in BDT	:	225,000
Financing	:	Self BDT : 1,50,000 (from existing business) - 67% Required Investment BDT : 75,000 (as equity) - 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		BDT 6,000
Proposed Business % of present gross profit margin	:	20%
Estimated % of proposed gross profit margin	:	20%
Agreed grace period	:	3 months

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Furniture: 5000 Computer(2) and fan 25000 Accessories items: 1,20,000	1,50,0000		1,50,000
Proposed Items (**) :		75,000	75000
Total Capital	150,000	75,000	2,25,000

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Product name	Amount
Cell phone( Symphony, Zelta, My phone etc) 15*2000tk	30,000
Pen drive, earphone, 100*200	20,000
Charger 200*100tk	20,000
Battery 100*250tk	25,000
Casing, screen paper	7500
&memory, cable	3000
Mobile accessories (cover, Screen)	10000
Computer parts	4500
Total Present Stock	1,20,000

Product Name	Amount
Sell phone (15p*2000tk)	30000
Pen drive, ear phone, memory	10,000
Charger(20*100)and casing(50p*60)and Screen	9000
Mobile accessories	20,000
Battery (24*250)tk	6000
Total proposed items	75,000

#### INFO ON EXISTING BUSINESS OPERATIONS

Particulars		Existing Business (BDT)		
1 di tiodidio	Daily	Monthly	Yearly	
Sales (A)	4000	120000	1440000	
Less: Cost of sale (B)	3200	96000	1152000	
Gross Profit 20% (A-B)= [C]	800	24000	288000	
Less: Operating Costs				
Electricity bill		800	9600	
Mobile Bill		500	6000	
Internet bill		2000	24000	
Salary from Business (Self)		5000	60000	
Others		200	2400	
Non Cash Item:				
Depreciation Expenses		250	3000	
Total Operating Cost (D)		8750	105000	
Net Profit (C-D):		15250	183000	

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars		Year 1	(BDT)		Year 2	(BDT)		Year 3	(BDT)
i articulais	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5000	150000	1800000	6000	180000	2160000	7000	210000	2520000
Less: Cost of Sale (B)	4000	120000	1440000	4800	144000	1728000	5600	168000	2016000
Profit 20% (A-B)=(C)	1000	30000	360000	1200	36000	432000	1400	42000	504000
Less operating cost:									
Electricity bill		800	9600		900	10800		1000	12000
Mobile Bill		500	6000		600	7200		700	8400
Internet bill		2000	24000		2000	24000		2000	24000
Salary- self		6000	72000		6000	72000		6000	72000
Others		300	3600		400	4800		500	6000
Depreciation Expenses		250	3000		250	3000		250	3000
Total Operating Cost (F)		9850	118200		10150	87936		10450	125400
Net Profit =(E-F)		20150	241800		25850	310200		31550	378600
GT payback			30000			30000		30000	
Retained Income:			211800			280200			348600

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	75000	0	0
1.2	Net Profit	241800	310200	378600
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus	0	214800	498000
	Total Cash Inflow	319800	528000	879600
2.0	Cash Outflow			
2.1	Purchase of Product	75,000	0	
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000	30000
2.3	Payment of GB loan			
	Total Cash Outflow	105000	30000	30000
3.0	Net Cash Surplus	214800	498000	849600

#### **SWOT Analysis**

## STRENGTH

- Young and energetic
- Good communicational skill
- Experience

### WEAKNESS

Lack of investment

#### **O**PPORTUNITIE

- Employment opportunities
- May introduce new accessories and sets

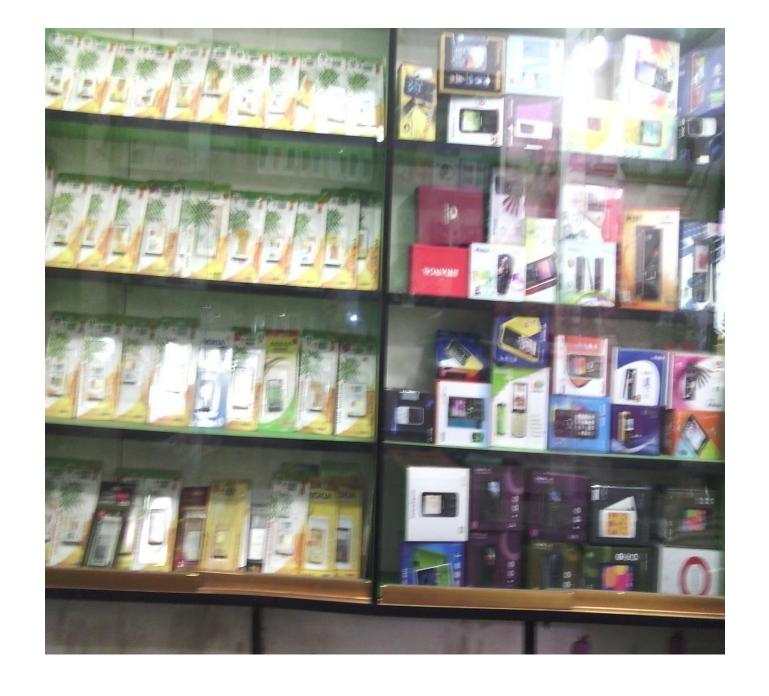
#### THREATS

- Competitors
- Theft













#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / काठीय পরিচয় পত



নাম: ডলি

Name: DOLY

স্থামী: কাদির মিয়া

মাতা: মেরছি

10 (m

Date of Birth: 01 May 1970

ID NO: 6816095987070

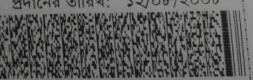
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: আবদুল হাই এর বাড়ী, গ্রাম/রাস্তা: সাহেপ্রতাপ, বাগহাটা, ডাকঘর: বাগহাটা - ১৬০৩, নরসিংদী সদর, নরসিংদী

LO DOD MA

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/০৮/২০০৮



#### গণপ্ৰজাতন্ত্ৰী বাংলাদেশ

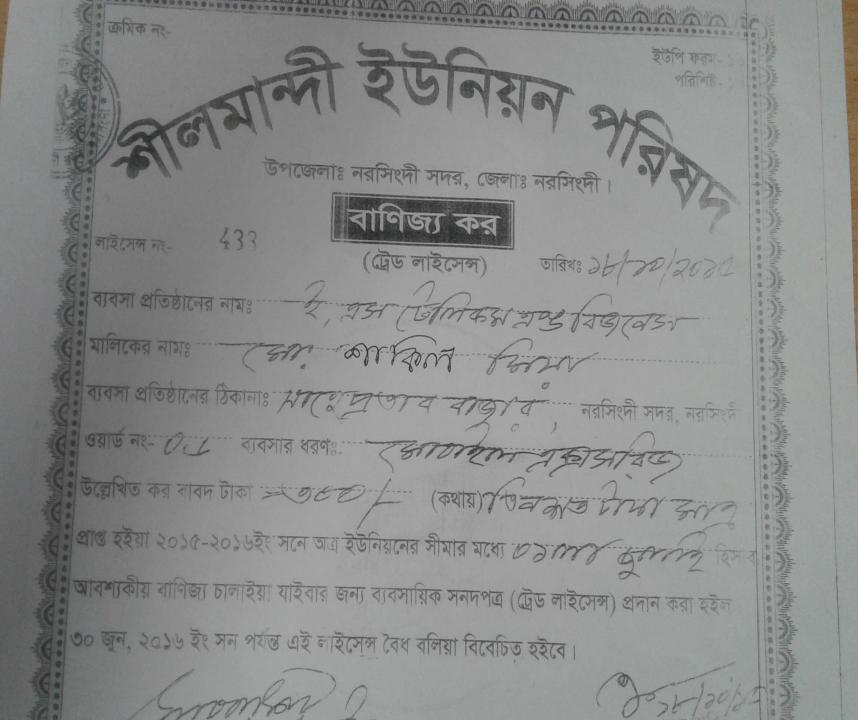
জনা ও মৃত্যু নিবন্ধকের কার্যালয়

#### জনা সনদ

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

ति नः 00 -5 সনদ ইস্যুর তারিথ: 4 fatible at: > 2 2 3 6 6 5 6 0 2 8 2 देशकारेक (क्यामण, (ट्राक्टक) यः সংখ্যায় (খ্রিঃ) : ১৮ - ৪ - ১৩ ৩ ८ २ व्या लियः । नाती । ।
कथाয় (খ্রিঃ) : আত্তব, ६१व, डे शिकाकार्क चर्छ। क्रव्यक् त्या (वह प्रत्या हेर्ट गिरहेस्याह ना) वरविष्य की माना Barant (But webig) (अ) रामिय रियम श्राचीयाः उत्र न्यामिकः

নিবন্ধকের কার্যালয়ের সীলমোহর



# Presented at 40th Internal Design Lab on April 21, 2016 at GT

