Hasan Computer & Telecom



Project by: Hasan

Identified by : Md. Ala Uddin

Verified By: Mir Hossain Chowdhury

Soniamuri Unit Area-2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Hasan
Age	:	23 years (05/08/1992)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 brothers, 03 sisters
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:	: : :	Mother Father Hosneara Begum Mr. Amir Hossain Branch: Jowag Sonaimuri, Nohakhali Centre 02/ma, Loan no.:1254/2, Member since :20/04/2008, First loan: Tk 10000/- Existing loan: Tk. 80000/ Outstanding: 56106/
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others		N/A
Education,	:	H.S.C

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

Present Occupation	:	Tea Stall & Grocery Shop
Trade License		306
Business Experiences and Training Info	:	04 years
Other Own/Family Sources of Income	:	Father and one brother is farmer.
Other Own/Family Sources of Liabilities	:	N/A
NU Contract Info		01846640498
NU Project Source/Reference	:	GT Sonaimuri Unit Office, Nohakhali

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2008 (09years). NU'S father invested GB Loan in his cultivation and repaired their own house from the income of his business. They also bought some cattle and land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hasan Computer & Telecom
Address/ Location	:	Kasri Bazar, Sonaimuri, Nohakhali
Total Investment in BDT	:	4,30,000/-
Financing	:	Self BDT 3,30,000 (from existing business) 70 %
		Required Investment BDT 100,000 (as equity) 30 %
Present salary/drawings from	:	6000
business (estimates)		
Proposed Salary		6000
Proposed Business		
Implementation Plan	:	
(i) % of present gross profit margin		15/%
(ii) Estimated % of proposed gross profit margin		15%
(iii) 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 Stock Items: Grocery Items Computer (2) Gas Cylinder & Others Bakery Item (Bread & Biscuit) Fridge TV Generator Cold drinks, milk, yogurt, ice-cream Cosmetics Hardware, Electric and mobile accessori		3,30,000		
Proposed items: Grocery Item Bakery Item Cold drink, milk, yogurt, ice-cream Total Capital	70,000 10,000 20,000	3,30,000	1,00,000	4,30,000

INFO ON EXISTING BUSINESS OPERATIONS

Doublandons		Existing Business (BDT)			
Particulars Particulars	Daily	Monthly	Yearly		
Sales Income (A)	3000	90000	1080000		
Less: Cost of sales (B)	2550	76500	918000		
Profit (C) (A-B)]	450	13500	162000		
Income from tea sale (D)	100	3000	36000		
Income from Computer Gaan, Bkash load (E)	500	15000	180000		
Total Gross Profit [F=C+D+E]	1050	31500	378000		
Less: Operating Costs					
Electricity bill		1500	18000		
Generator bill/Oil		1000	12000		
Dish bill		250	3000		
Night Guard bill		100	1200		
Mobile bill		500	6000		
Present salary/Drawings- self		6000	72000		
Salary-Staff		4000	48000		
Others cost		300	3600		
Non Cash Item:					
Depreciation					
Expenses(17000*10%+25000*15%+70000*20%)		1621	19452		
Total Operating Cost (D)		15271	183252		
Net Profit (C-D):		16229	194748		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

.	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4000	120000	1440000	4500	135000	1620000	5000	150000	1800000
Less: cost of sales (B)	3400	102000	1224000	3825	114750	1377000	4250	127500	1530000
Gross Profit (C) [C=(A-B)]	600	18000	216000	675	20250	243000	750	22500	270000
Income from tea sale (D)	100	3000	36000	120	3600	43200	130	3900	46800
Income from computer Gaan bkash load(E)	550	16500	198000	575	17250	207000	600	18000	216000
Total profit [F=C+d+E)	1250	37500	450000	1370	41100	493200	1480	44400	532800
Less: Operating Costs									
Electricity bill		1500	18000		1800	21600		2000	24000
Generator bill/Oil		1200	14400		1250	15000		1300	15600
Dish bill		250	3000		300	3600		350	4200
Mobile bill		500	6000		500	6000		500	6000
Present salary/Drawings- self		6000	72000		7000	84000		8000	96000
Salary -Staff		4000	48000		5000	60000		6000	72000
Night Guard bill		100	1200		150	1800		200	2400
Others cost		500	6000		600	7200		700	8400
Non Cash Item:									
Depreciation Expenses		1621	19452		1621	19452		1621	19452
Total Operating Cost (D)		15671	188052		18221	218652		20671	248052
(Net Profit C-D) :		21829	261948		22879	274548		23729	284748
Pay Back		40000			40000			40000	
Retained Income:		221948			234548			244748	

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

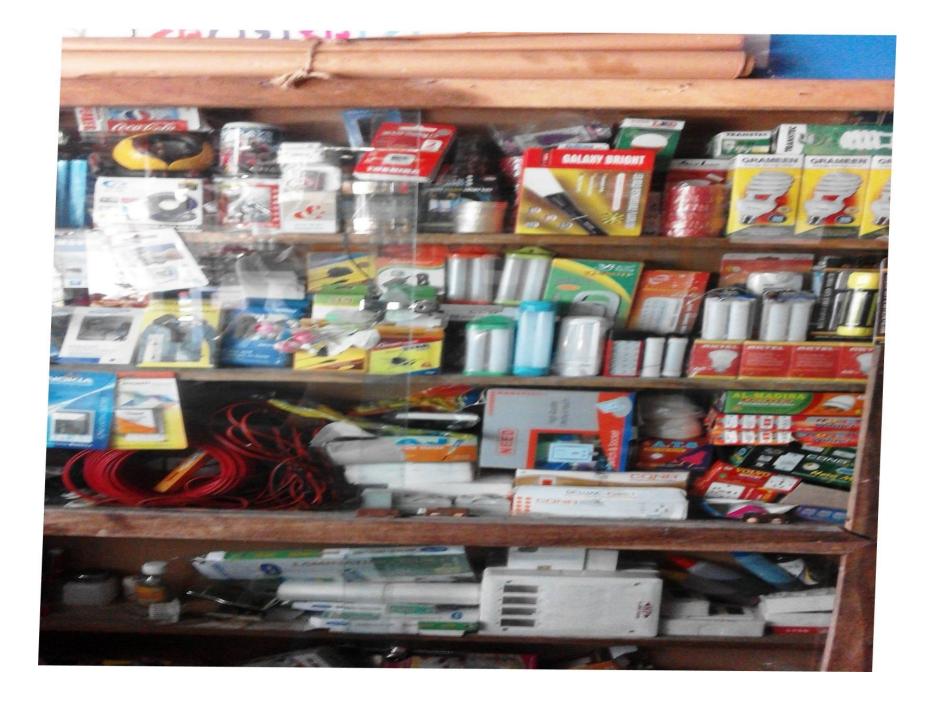
SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100000		
1.2	Net Profit (Ownership Tr. Fee added back)	261948	274548	284748
1.3	Depreciation (Non cash item)	19452	19452	19452
1.4	Opening Balance of Cash Surplus		241400	495400
	Total Cash Inflow	381400	535400	799600
2.0	Cash Outflow			
2.1	Purchase of Product	100000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	4000
	Total Cash Outflow	140000	40000	40000
3.0	Net Cash Surplus	241400	495400	759600

SWOT Analysis

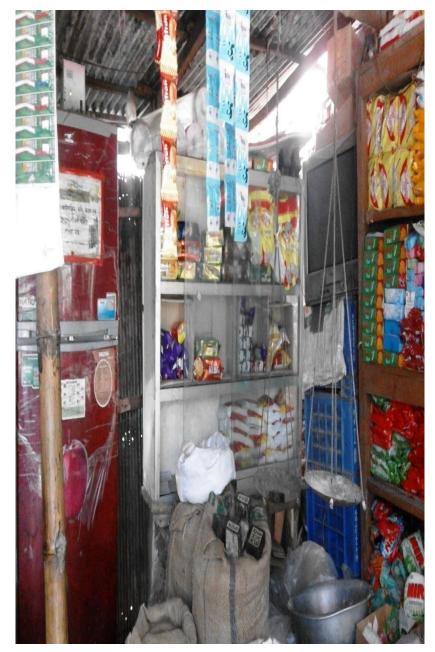
STRENGTH ✓ Long standing relationship with Grameen. ✓ Well Known Person in locality. ✓ Provide quality products to meet demand for the community.	WEAKNESS ✓ Credit sales. ✓ Less stock.
OPPORTUNITIY ✓ Huge demand of grocery items.	THREATS ✓ Political Unrest. ✓ Other competition.





















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ বাছান

Name: Md Hasan

পিতা: মোঃ আমির হোসেন

মাতা: হোসনেয়ারা বেগম

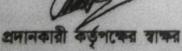
CAR SIDE

Date of Birth: 05 Aug 1992

ID NO: 19927511057000052

এই কা**র্ডটি গণপ্রজাতন্ত্রী** বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোখাও পাওয়া গেলে নিকটছ পোশ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: নুরের জামান চেরাং বাড়ী, গ্রাম/রাজ্ঞ: ভাওর, ভাওর, ভাক্ষর: পাচগাও - ৩৮২৭, চাটবিল, নোয়াখালী



প্রদানের ভারিব: ৩১/১০/২০১৩



PEOPLES REPUBLIC OF BANGLADESH ৬ নং পাঁচগাঁও ইউনিয়ন পরিষদ চাটিকা, নোয়াখালী, পোঃ গাঁচগাঁত-৩৮২৭

क्ट्र मा	ALLE MAS	रेग्द जारेप
Look	00	2008



after ≈ 306

(Trade Licence)

स्थान २० ३८ इसाई रहेर इस २०३ ६ गार्ड ইউনিয়ন পরিষদ করম না-০৭,১২(১) নং নিয়ম প্রটবা ৬৮ নং বিধির প্রদত্ত কমতাবলে আদর্শ কর অকলিল ২০০৪ এর ৬ নং অনুয়োল অনুযায়ী পেশা,হাবসা বালিছা এবং জীবিকা বৃত্তির উপর কর আদায় এর লাকে নিমে বর্ণিক ব্যাভি/ প্রতিষ্ঠানেল অনুবূলে ট্রিড পাইসেকা উমা করা হাবলা

व्यक्ति गर

200

১। মালিকের নাম ।	काः जामन	
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ও। মাতার নাম	(SLR(GALEL	•
8 । मानिक्द विकास <u>इ.</u>	BI 3444-00" (4	פאט מיצחה וו
বর্তমান বসবাসের ঠিকানা	चारी/र्र्वा	क्षेत्रार्ज ठिकाना

- ar for

বৰ্তমান বসবাসের ঠিকানা

व्यक्ति मर রোড নং পোষ্ট অফিসঃ शमा :

थाना : -रिस्पान COME - JETUS LOUN १। बाबना श्रीविक्षात्मव मामः न्याप्या By a 350 CUMME SALEN

ও। বাৰদা প্ৰতিষ্ঠানের ঠিকানা: १ । बाडीइ शरिक्ड शर नः

৮। वायमात थवनः....

০৯ : ট্রভ লাইলেল /নবায়ন ফি বার্ষিক: টাকা (অংকে),

লাইসেখবারীর নিকট হইতে সকল বকেয়া পাওনা রশিদ নথং

মাধ্যমে জদার করা হইছা

י ביי לייוך שביי

রোড নং পোষ্ট অফিসঃ সামক্রাত

Presented at 40th Executive Design Lab on 21st April, 2016 at GT

For more information

Grameen Trust

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Hasan

Cell No: 01846640498

