

Proposed NU Business Name: Preti Telecom & Stationary



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Aftab Hossain Firoz Vill: Gotia, Union: 2 no. Bharatkhal, Post: Gotia, Upazila: Saghata, District: Gaibandha.
Age	:	29 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	05 (five) Brothers and 05 (five) 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	:	Mst. Lili Begum
(iii) Father's name	:	Md. Bodiuzzaman Sarker
(iv) GB member's info	:	<i>Branch: Podim sohor, Gaibandha. Centre # 40/Mo, Loan no.: 4573, Member since 25 July, 2007. First loan: Tk. 3,000 Existing loan: Tk. 50,000, Outstanding: Tk. 36,900</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	9 (Nine) years experience in this business, started the business with BDT 25,000 (Twenty five thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01713763458
NU's National ID No.	:	3218813080814
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Lili Begum is a GB member since 2007 at first she took GB loan BDT 3,000 (three thousand).
- Gradually she took GB loan several times and utilized it for household purposes, cultivation and assisting her son's (entrepreneur) in telecom business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Preti telecom & stationary</i>
Address/ Location	:	Vhangga mur bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 519,400
Financing	:	Self Tk. 319,400 (from existing business) Investor tk. 200,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 7,000 (seven thousand)
Proposed Salary	:	Taka 8,000 (eight thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 10%, Flexi-load, bKash, song download 100%
(ii) Estimated % of proposed gross profit margin	:	On products & mobile set 10%, Flexi-load, bKash, song download 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income from products	1,300	36,400	436,800
Commission from flexiload	41	1,134	13,608
Commission from Mobile banking	320	8,960	107,520
Income from mobile song upload and download	30	840	10,080
sales of Mobile set	-	-	-
Total Sales income & commission (A)	1,691	47,334	568,008
Less: Cost of Sales from product	1,170	32,760	393,120
Total Cost of sales (B)	1,170	32,760	393,120
Gross Profit (C) [C=(A-B)]	521	14,574	174,888
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Rent		500	6,000
Mobile bill		300	3,600
Conveyance bill		500	6,000
Present salary- (Self)		7,000	84,000
Non Cash Item:			
Depreciation Expenses		562	6,740
Total Operating Cost (D)		9,312	111,740
Net Profit (C-D):		5,262	63,148

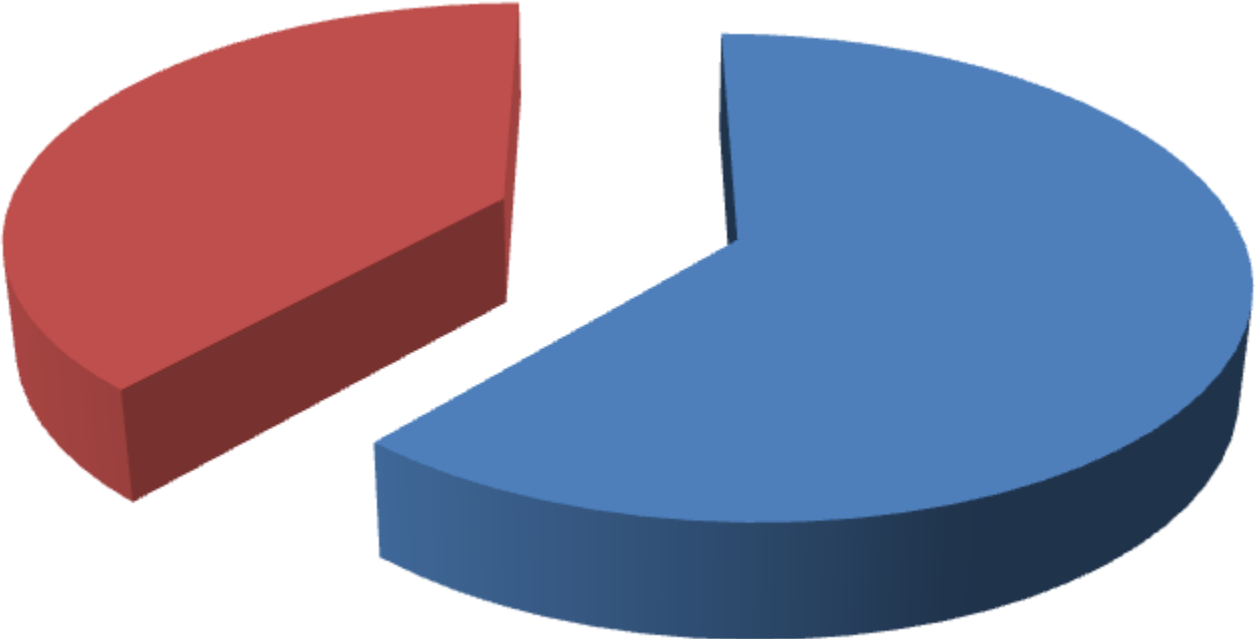
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in goods (charger pin, battery, casing, head phone, card reader, bulb, energy light, wire, multi plug, switch, holder, socket, gift items, stationary etc.)	charger pin, battery, casing, head phone, card reader, bulb, energy light, wire, multi plug, switch, holder, socket, gift items, stationary etc.)	93,020	150,000	243,020
Investment in Mobile Banking (bKash,DBBL, Mkash etc.)		110,000	-	110,000
Investment in Flexi-load		16,000	-	16,000
Investment in Mobile set (Symphony, Micromax, Maximus, Nokia etc.)		-	50,000	50,000
Computer set (1), fan, Mobile set for Flexi-load, bKash,DBBL, Mkash		29,800	-	29,800
Furniture & Decoration		22,700	-	22,700
Advance for shop		51,000	-	51,000
Grameen Bank Outstanding Loan		(36,900)	-	(36,900)
Cash in hand		780	-	780
Debtors		33,000	-	33,000
Creditors		-	-	-
Total Capital		319,400	200,000	519,400

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 319,400
- Investor's Investment BDT 200,000
- Total Capital BDT 519,400

Investor's Investment
39%



Entrepreneur's
Contribution 61%

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 of products	1,900	53,199	638,383	1,995	55,859	670,302	2,095	58,651	703,817
Commission from flexiload	49	1,361	16,330	52	1,456	17,473	55	1,529	18,346
Commission from Mobile banking	352	9,856	118,272	370	10,349	124,186	388	10,866	130,395
Income from mobile song upload and download	36	1,008	12,096	40	1,109	13,306	42	1,164	13,971
Estimated sales of Mobile set	1,500	42,000	504,000	3,000	84,000	1,008,000	3,900	109,200	1,310,400
Estimated Total Sales income & commission (A)	3,837	107,423	1,289,081	5,456	152,772	1,833,266	6,479	181,411	2,176,930
Less: Cost of Sales from product	1,710	47,879	574,545	1,795	50,273	603,272	1,885	52,786	633,436
Cost of Sales from mobile set	1,350	37,800	453,600	2,700	75,600	907,200	3,510	98,280	1,179,360
Total Cost of sales (B)	3,060	85,679	1,028,145	4,495	125,873	1,510,472	5,395	151,066	1,812,796
Gross Profit (C) [C=(A-B)]	777	21,745	260,936	961	26,900	322,794	1,084	30,344	364,134
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator bill		150	1,800		200	2,400		250	3,000
Shop Rent		500	6,000		600	7,200		700	8,400
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		650	7,800
Conveyance bill		600	7,200		700	8,400		750	9,000
Proposed Salary-Self		8,000	96,000		9,000	108,000		9,500	114,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Non Cash Item:									
Depreciation Expenses		562	6,740		562	6,740		562	6,740
Total Operating Cost (D)	-	12,045	136,540	-	13,495	161,940	-	14,345	172,140
Net Profit (C-D):	-	9,700	124,396	-	13,405	160,854	-	15,999	191,994
Retained Income:			124,396			285,250			477,244

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Monthly installment including 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	200,000	-	-
1.2	Net Profit	132,396	176,854	207,994
1.3	Depreciation Expenses	6,740	6,740	6,740
1.4	Opening Balance of Cash Surplus	-	54,236	141,830
Total Cash Inflow		339,136	237,830	356,564
2.0	Cash Outflow			
2.1	Product Purchases	200,000	-	-
2.2	Payback of Outstanding GB Loan	36,900	-	-
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
Total Cash Outflow		284,900	96,000	96,000
3.0	Total Cash Surplus	54,236	141,830	260,564

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience (9 yrs.)

WEAKNESS

- Can not supply goods and Services according to demand.

OPPORTUNITIES

- Located in Bazaar place;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 796,644 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors
- Theft
- Political Unrest

Presented at 3rd In-house Executive Social Business Design Lab
on March 29, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







ਮਿਲਿੰਗ ਲਿਸਟ

ਮਿਲਿੰਗ	ਮਾਤਰਾ	ਮਿਲਿੰਗ
੦੨/੦੪/੨੦	—	ਮਾਮੂਲੀਆਂ - ੨੦੦
੦੨/੦੨/੨੦	—	ਮਾਮੂਲੀਆਂ (ਮਿਲਿੰਗ) - ੨੦੦
੦੬/੦੨/੨੦	—	ਮਾਮੂਲੀਆਂ - ੨੦੦
੦੮/੦੨/੨੦	—	ਮਾਮੂਲੀਆਂ - ੨੦੦
੦੨/੦੨/੨੦	—	ਮਾਮੂਲੀਆਂ - ੨੦੦
੦੧/੦੨/੨੦	੨੨੦੦੯	ਮਾਮੂਲੀਆਂ - ੨੦੦
੦੧/੦੨/੨੦	੨੨੦੦੯	ਮਾਮੂਲੀਆਂ - ੨੦੦
੦੬/੦੨/੨੦	—	ਮਾਮੂਲੀਆਂ - ੨੦੦

ਮਿਲਿੰਗ

২নং ভরতখালী ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

ট্রেড লাইসেন্স

ক্রমিক নং: 564

তারিখ: ২৫/০৯/২০১৪

নাম: শ্রীতি টেলিকম এন্ড সেকেন্ডারী
 পিতা/স্বামীর নাম: মোঃ মোঃ মোকতাব হোসেন ফিরোজ
 ঠিকানা: গায়াগোত্র সড়ক, ভরতখালী, সাঘাটা, গাইবান্ধা
 পেশার ধরন: টেলিকম ও সেকেন্ডারী তত্ত্বা
 অর্থ বছরে: ২০১৪/২০১৫
 টাকার পরিমাণ: ২০০/০০
 কথায়: দুইশত টাকা মাত্র


 উপজেলা পরিষদ
 সাঘাটা, গাইবান্ধা



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আফতাব হোসেন ফিরোজ
 Name: Md Aftab Hossain Firoz
 পিতা: মোঃ বদিউজ্জামান সরকার
 মাতা: মোছাঃ ফজিলাতুন নেছা
 Date of Birth: 21 Jul 1985
 ID NO: 3218813080814



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিই সনদ
 সফাফা পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
 ঠিকানা: গ্রাম/সাক্ষা: গটিয়া, গটিয়া, ডাকঘর: গটিয়া - ৫৭৫০, সাঘাটা, গাইবান্ধা

রক্তের গ্রুপ / Blood Group: A+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৯/২০১৪





Thank You