

Proposed NU Business Name: S A Telecom



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anwar Hossain Vill: Khamar Dhonaruha, Union: 4 no. Muktinagar, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	32 Years
Marital status	:	Married
Children	:	01 (one) Son and 01 (one) Daughter.
No. of siblings:	:	01 (One) Brother and 02 (Two) 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. Rahela Begum
(iii) Father's name	:	Md. Sirajul Haque
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Gaibandha. Centre # 19/Mo, Loan no.: 4912, Member since 04 December, 2006.</i> First loan: Tk. 5,000 Existing loan: Nil.
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	S.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.)	:	15 (Fifteen) years experiences in this business, started the business with BDT 700 (Seven hundred). : 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.	:	01922754046
NU's National ID No.	:	3218895113449
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rahela Begum is a GB member since 2006 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for repairing house and supporting her husband in cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	S A Telecom
Address/ Location	:	College road, Bonarpara, Gaibandha
Total Investment in BDT	:	Tk. 400,000
Financing	:	Self Tk. 250,000 (from existing business) Investor tk. 150,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 3,000 (three thousand)
Proposed Salary	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On products 15% & mobile Servicing 65%,
(ii) Estimated % of proposed gross profit margin	:	On products 15%, mobile Servicing 65% and mobile set 10%,
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income from products	700	19,600	235,200
Income from mobile servicing	300	8,400	100,800
Total Sales income (A)	1,000	28,000	336,000
Less: Cost of Sales	595	16,660	199,920
Cost of Servicing (Materials)	105	2,940	35,280
Total Cost of Sales/Servicing (B)	700	19,600	235,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Night Guard Bill		30	360
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Conveyance		100	1,200
Present salary- (Self)		3,000	36,000
Present salary- Assistant-1 (Brother in law)		1,500	18,000
Others Cost (stationary & entertainment)		500	6,000
Non Cash Item:			
Depreciation Expenses		913	10,950
Total Operating Cost (D)		7,993	95,910
Net Profit (C-D):		408	4,890

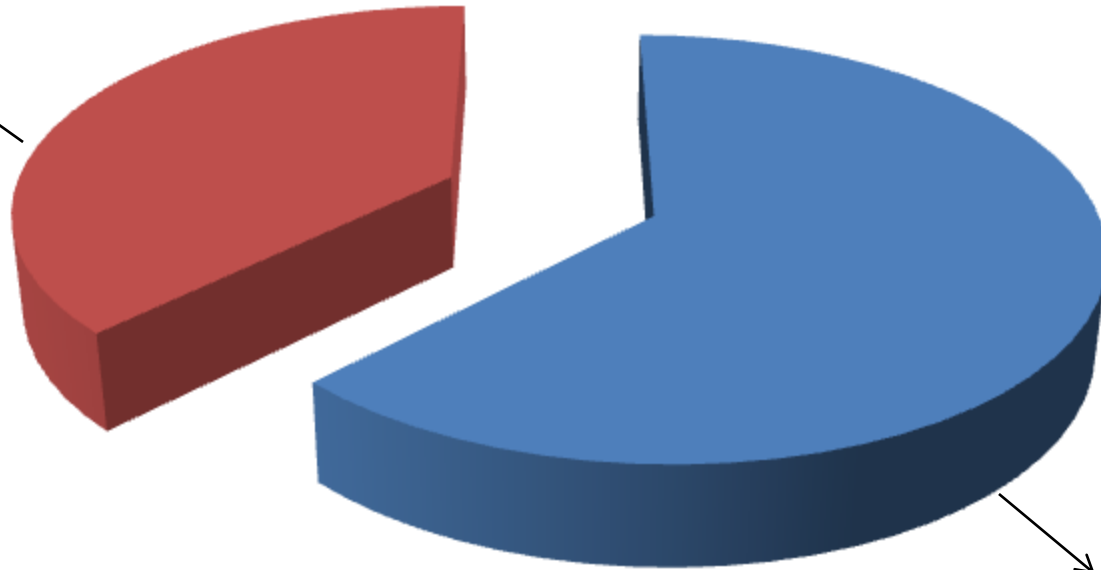
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in goods (charger pin, battery, casing, head phone, card reader, mother board, ribbon, bulb, energy light, wire, multi plug, switch, holder, socket, mobile display, stationary etc.)	64,100	100,000	164,100
Investment in Mobile set (Symphony, Micromax, Maximus, Nokia etc.)	-	50,000	50,000
Machineries (Hot gun, power supply, soldering iron, meter etc.)	4,000	-	4,000
Software Machine (4)	24,000	-	24,000
Computer (1)	25,000	-	25,000
Furniture & Decoration	30,000	-	30,000
Advance for shop	100,000	-	100,000
Cash in hand	2,900	-	2,900
Debtors	-	-	-
Creditors	-	-	-
Total Capital	250,000	150,000	400,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 250,000
- Investor's Investment BDT 150,000
- Total Capital BDT 400,000

GTT's Investment
37%



Entrepreneur's
contribution 63%

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	1,500	41,999	503,987	1,650	46,199	554,385	1,732	48,509	582,104
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
Income from mobile servicing	315	8,820	105,840	362	10,143	121,716	380	10,650	127,802
Estimated Total Sales income (A)	3,315	92,819	1,113,827	5,012	140,342	1,684,101	6,013	168,359	2,020,306
Less: Cost of Sales	1,275	35,699	428,389	1,402	39,269	471,227	1,473	41,232	494,789
Cost of Servicing (Materials)	110	3,087	1,323	127	3,550	42,601	133	3,728	44,731
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/Servicing (B)	2,735	76,586	919,033	4,229	118,419	1,421,028	5,116	143,240	1,718,879
Gross Profit (C) [C=(A-B)]	580	16,233	194,794	783	21,923	263,073	897	25,119	301,427
Less: Operating Cost:									
Electricity bill		600	7,200		750	9,000		800	9,600
Generator bill		170	2,040		220	2,640		250	3,000
Night Guard Bill		50	600		80	960		100	1,200
Shop Rent		1,000	12,000		1,100	13,200		1,200	14,400
Mobile bill (SMS & Reporting)		500	6,000		550	6,600		600	7,200
Conveyance		300	3,600		450	5,400		500	6,000
Proposed Salary-Self		5,000	60,000		5,500	66,000		5,500	66,000
Proposed salary- Assistant-1 (Brother in law)		1,500	18,000		1,800	21,600		2,300	27,600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Others Cost (stationary & entertainment)		550	6,600		600	7,200		650	7,800
Non Cash Item:									
Depreciation Expenses		913	10,950		913	10,950		913	10,950
Total Operating Cost (D)	-	11,583	132,990	-	12,963	155,550	-	13,813	165,750
Net Profit (C-D):	-	4,650	61,804	-	8,960	107,523	-	11,306	135,677
Retained Income:			61,804			169,327			305,004

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	150,000	-	-
1.2	Net Profit	67,804	119,523	147,677
1.3	Depreciation Expenses	10,950	10,950	10,950
1.4	Opening Balance of Cash Surplus	-	42,754	101,227
Total Cash Inflow		228,754	173,227	259,854
2.0	Cash Outflow			
2.1	Product Purchases	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
Total Cash Outflow		186,000	72,000	72,000
3.0	Total Cash Surplus	42,754	101,227	187,854

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 (15 yrs.)

WEAKNESS

- Can not supply goods and Services according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 555,004 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitor's;
- Fire;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







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20-0	21777777777777777777	2120	980A
20-0	—	2100	1020A
22-0	—	21777777777777777777	1620A
22-0	—	2100	2100A
22-0	21777777777777777777	21777777777777777777	2100
22-0	—	2100	220
22-0	—	21777777777777777777	660
22-0	—	2100	1020
22-0	—	21777777777777777777	960
22-0	—	2100	200
22-0	—	21777777777777777777	670
22-0	—	2100	820





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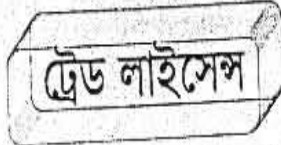


ইউপি ফর্ম-১৩

লাইসেন্স ফি আদায়ের রেজিস্টার

২০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।
অর্থ বৎসরঃ ২০১৪-২০১৫



বই নম্বর : ০৬ তারিখ : ২৪/০১/১৪

লাইসেন্স নম্বর : ২৫০

লাইসেন্সধারীর নাম : মোঃ এ. মেলিক

পিতা/স্বামী/শ্রোঃ : মোঃ আব্দুল হক

ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

পেশার ধরন : কৃষিকার্য

মেয়াদ : ৩০ শে জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২০০ টাকা (কথায়) বিক্রীত

প্রাপ্ত হয়ে তা ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

মোঃ আহসান করিম
চেয়ারম্যান
২০নং বোনারপাড়া ইউপি
সাঘাটা, গাইবান্ধা।



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



নামঃ মোঃ আনোয়ার হোসেন
Name: Md Anwar Hossain
পিতাঃ মোঃ সিরাজুল হক
মাতাঃ মোছাঃ রাহেলা বেগম
Date of Birth: 02 Jan 1983
ID NO: 3218895113449

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অঙ্গ
রক্ষার্থে পণ্ডিত হলে নিকটস্থ পৌর অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: ধনাকুয়া, ধনাকুয়া, ডাকঘর: ধামার ধনাকুয়া - ৫৭৫৩, সাঘাটা,
গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮





Thank You