

Proposed NU Business Name : Sayma Mobile & Telecom

Business Category: Telecom & IT support



Business Proposal Prepared by : Naznin Akhter Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| Name and address | : | Md. Anisul Haque Vill: Gunabati, Union: Gunabati, Post: Gunabati, Upazila: Chouddagram, District: Comilla. |
|---|---|---|
| Age | : | 34 years |
| Marital status | : | Married |
| Children | - | 01 (One) Son & 01 (One) Daughter |
| No. of siblings: | | 02 (Two) Brothers and 02 (Two) 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 | | Mother ✓ Father Rejia Hoque Late. Dr. Samsul Haque <i>Branch</i> : Gunabati, Chouddagram, <i>Centre # 15 /</i> mo, <i>Loan no.: 1792/2,</i> Member since November 29, 2012 First Ioan: Tk. 15,000 Existing Ioan: Tk. 20,000, Outstanding Ioan: Tk. 18,240 |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan | | Entrepreneur No Nil 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.) | | 03 (Three) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand).He has on hand training. |
| Other Own/Family Sources of Income | : | Nil. |
| Other Own/Family Sources of Liabilities | • | Nil |
| NU's Contact No. | : | 01814723717 |
| NU's National ID No. | : | 19811913142000547 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Rejia Hoque is a GB member since November 29, 2012 at first she took GB loan BDT 15,000 (Fifteen thousand).
- Gradually she took GB loan several times and utilized it by assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | : | Sayma Mobile & Telecom |
|---|---|--|
| Address/ Location | : | Gunabati bazar, Podua road, Chouddagram, Comilla. |
| Total Investment in BDT | : | Tk. 363,000 |
| Financing | : | Self Tk. 263,000 (from existing business) Required Investment Tk. 100,000 (as equity) |
| Present salary/drawings from business | : | BDT 6,000 (Six Thousand) |
| Proposed Salary | : | BDT 7,500 (Seven Thousand five hundred) |
| Proposed Business Implementation Plan (i) % of present gross profit | : | On products 20%, servicing 100% & commission from |
| margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.) | : | flexiload 100% On products 20%, servicing 100% & commission from flexiload 100% |

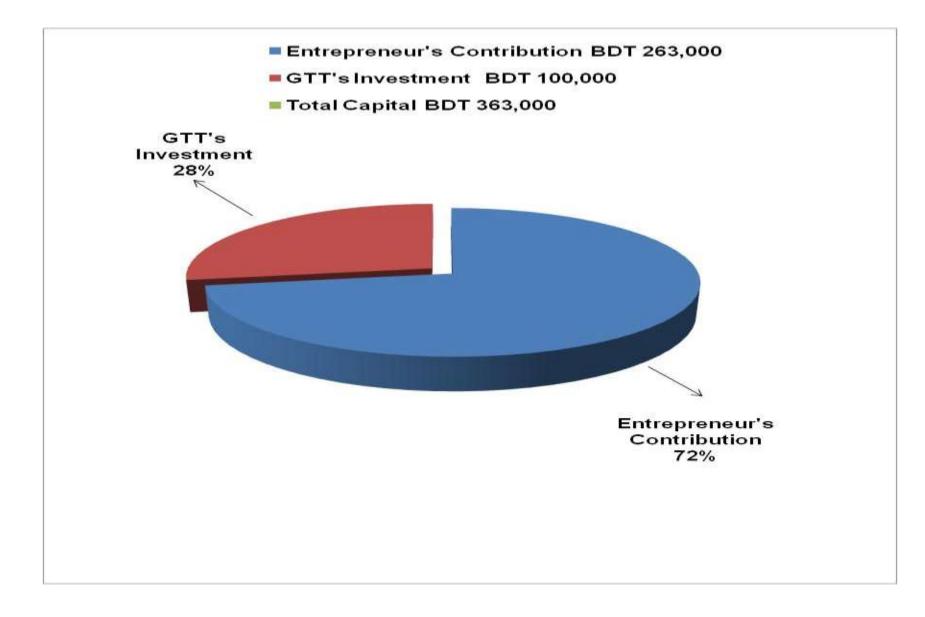


| Particularo | | EB (BDT) | | | | |
|--|-------|----------|---------|--|--|--|
| Particulars | Daily | Monthly | Yearly | | | |
| Sales income from products | 1,400 | 39,200 | 470,400 | | | |
| Income from servicing | 300 | 8,400 | 100,800 | | | |
| Commission from flexiload | 81 | 2,268 | 27,216 | | | |
| Total Sales income (A) | 1,781 | 49,868 | 598,416 | | | |
| Less: Cost of sales of products (B) | 1,120 | 31,360 | 376,320 | | | |
| Gross Profit (C) [C=(A-B)] | 661 | 18,508 | 222,096 | | | |
| Less: Operating Cost: | | | | | | |
| Electricity bill | | 700 | 8,400 | | | |
| Genaretor bill | | 700 | 8,400 | | | |
| Mobile bill | | 1,000 | 12,000 | | | |
| Night Guard bill | | 200 | 2,400 | | | |
| Conveyance | | 1,000 | 12,000 | | | |
| Present Salary (Self) | | 6,000 | 72,000 | | | |
| Present Salary(Assistant-1) | | 5,000 | 60,000 | | | |
| Other Cost (stationary & Entertainment etc.) | | 1,000 | 12,000 | | | |
| Non Cash Item: | | | , | | | |
| Depreciation Expenses | | 549 | 6,590 | | | |
| Total Operating Cost (D) | | 16,149 | 193,790 | | | |
| Net Profit (C-D): | | 2,359 | 28,306 | | | |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Partic | Existing Busines | Proposed (BDT) | Total (BDT) | |
|--|--|-------------------|----------------|----------|
| Existing | Proposed | s (BDT) | | |
| Investment in products (mobile set, mobile charger, battery, mobile cover, head phone, memory card, speaker, mouth speaker and power bank etc) | Mobile set and mobile accessories (mobile charger, battery, mobile cover & head phone) etc | 218,580 | 100,000 | 318,580 |
| Investment in flexiload (GP, robi and banglalink etc) | | | | 5,000 |
| Investment in Machineries (computer set, UPS and hot gun, tatal, avometre and servicing machine etc) | | | | 34,000 |
| Investment in Equipments (mobile set, bulb and fan etc.) | | | | 2,800 |
| Cash in hand | | | | 5,960 |
| GB Loan Outstanding | | | | (18,240) |
| Decoration (fixture and fittings) | | | | 14,900 |
| Total Capital | | | 100,000 | 363,000 |

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars | | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|--|-------|--------------|---------|-------|--------------|-----------|-------|--------------|-----------|--|
| | | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly | |
| Estimated sales income from products | 2,154 | 60,309 | 723,710 | 2,477 | 69,356 | 832,267 | 2,650 | 74,210 | 890,526 | |
| Estimated income from servicing | 350 | 9,786 | 117,432 | 402 | 11,254 | 135,047 | 422 | 11,817 | 141,799 | |
| Estimated commission from flexiload | 95 | 2,646 | 31,752 | 109 | 3,043 | 36,515 | 114 | 3,195 | 38,341 | |
| Total estimated Sales income (A) | 2,598 | 72,741 | 872,894 | 2,988 | 83,652 | 1,003,829 | 3,187 | 89,222 | 1,070,665 | |
| Less: Cost of sales of products (B) | 1,723 | 48,247 | 578,968 | 1,982 | 55,484 | 665,814 | 2,120 | 59,368 | 712,421 | |
| Gross Profit (C) [C=(A-B)] | 875 | 24,494 | 293,926 | 1,006 | 28,168 | 338,015 | 1,066 | 29,854 | 358,245 | |
| Less: Operating Cost: | | | | | | | | | | |
| Electricity bill | | 900 | 10,800 | | 1,000 | 12,000 | | 1,050 | 12,600 | |
| Genaretor bill | | 750 | 9,000 | | 800 | 9,600 | | 850 | 10,200 | |
| Mobile bill (SMS & Reporting) | | 1,300 | 15,600 | | 1,300 | 15,600 | | 1,300 | 15,600 | |
| Night Guard bill | | 200 | 2,400 | | 230 | 2,760 | | 230 | 2,760 | |
| Conveyance | | 1,500 | 18,000 | | 2,000 | 24,000 | | 2,500 | 30,000 | |
| Bank Charge (DD, PO, SC) | | 45 | 270 | | 45 | 540 | | 45 | 540 | |
| Ownership Transfer Fee | | 667 | 4,000 | | 667 | 8,000 | | 667 | 8,000 | |
| Proposed Salary-Self | | 7,500 | 90,000 | | 8,500 | 102,000 | | 8,500 | 102,000 | |
| Proposed Salary (Assistant-1) | | 6,000 | 72,000 | | 7,000 | 84,000 | | 7,500 | 90,000 | |
| Other Cost (stationary & Entertainment etc.) | | 1,500 | 18,000 | | 1,700 | 20,400 | | 1,900 | 22,800 | |
| Non Cash Item: | | | | | | | | | | |
| Depreciation Expenses | | 549 | 6,590 | | 549 | 6,590 | | 549 | 6,590 | |
| Total Operating Cost (D) | | 20,911 | 246,660 | _ | 23,791 | 285,490 | - | 25,091 | 301,090 | |
| Net Profit (C-D): | · | 3,583 | 47,266 | - | 4,377 | 52,525 | - | 4,763 | 57,155 | |
| Retained Income | | | 47,266 | | | 99,791 | | | 156,946 | |

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

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 | 100,000 | _ | |
| 1.2 | Net Profit (ownership tr. Fee added back) | 51,266 | 60,525 | 65,155 |
| 1.3 | Depreciation Expenses | 6,590 | 6,590 | 6,590 |
| 1.4 | Opening Balance of Cash Surplus | - | 15,616 | 34,731 |
| | Total Cash Inflow | 157,856 | 82,731 | 106,476 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 100,000 | - | |
| 2.2 | GB Loan Outstanding | 18,240 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 24,000 | 48,000 | 48,000 |
| | Total Cash Outflow | 142,240 | 48,000 | 48,000 |
| 3.0 | Total Cash Surplus | 15,616 | 34,731 | 58,476 |

SWOT ANALYSIS

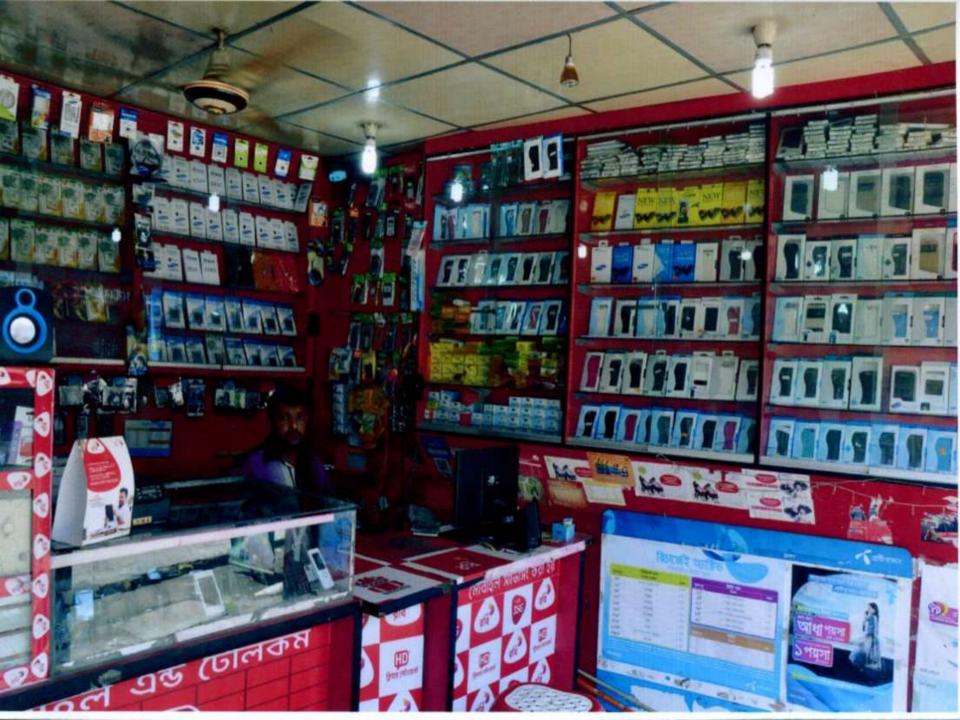
| Strength | WEAKNESS |
|--|---|
| Present employment: Self: 01 Family: Others (beyond family): 01 Future employment:0 Ownership of business in his own name; Trade License in his own name; He has on hand training; Product quality ; Good Reputation; Skilled and working experiences (3 yrs); | Can not supply goods as per demand. |
| OPPORTUNITIES Location of Shop; Have some fixed customers; Increasing demand; The Capital of the entrepreneur will be BDT 419,946 after 3 years excluding payback of investor's money. | THREATS Increase of local competitors; Fire; |

Presented at 144th as Yunus Centre and 23rd In-house Executive Social Business Design Lab (GTT) on December 03, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

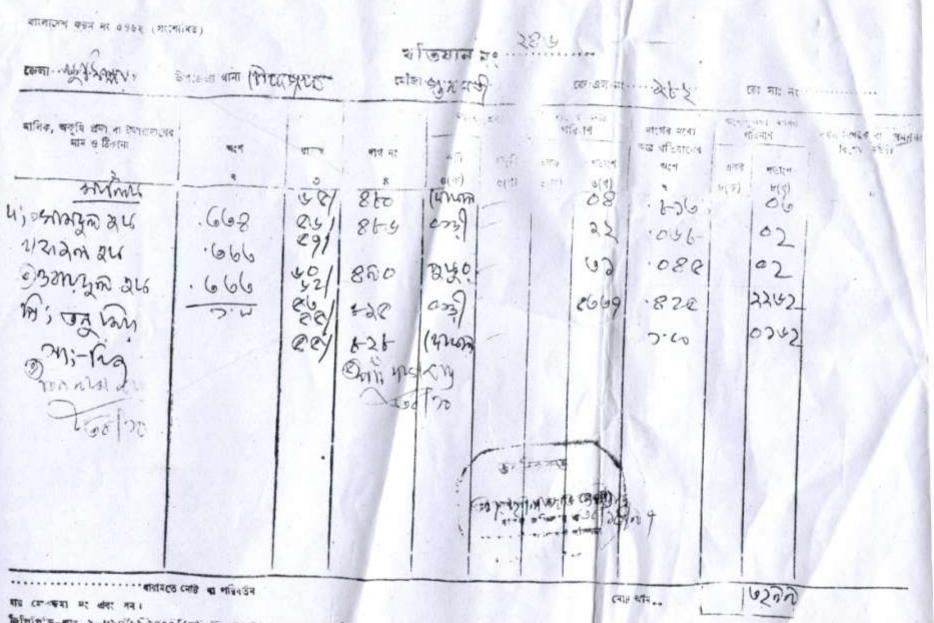




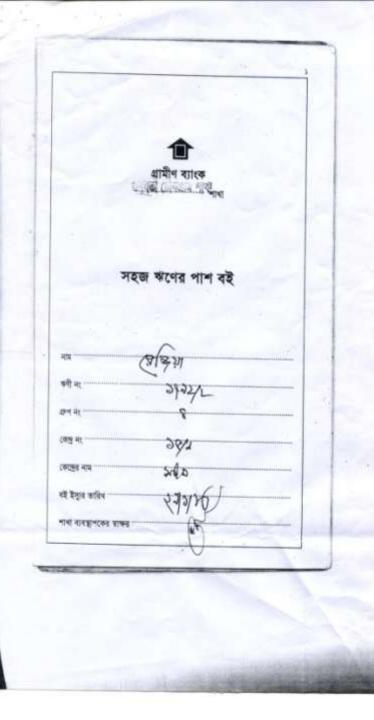


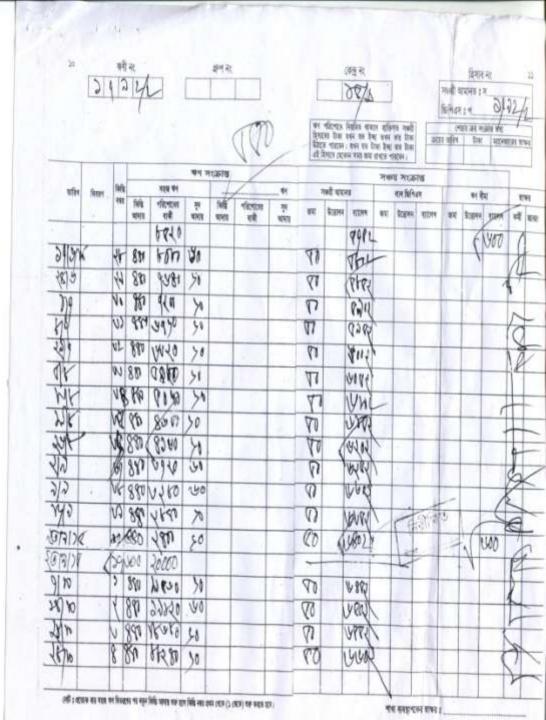
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| <u>।</u> জাকাৰত | নতী, উপজেলা ঃ চৌদ্দগ্রাম, জেলা ঃ কুমিল্লা। |
| ক্রমিক নং- ৫ | া ভ লাইসেন্স আৰু এন্চান ১০০৫ |
| পেশা ও ব্যবসার লাইসেল না- ৫२/२०> | 3-26 |
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| ব্যবসার স্থান ঃ দেন্দ্রে ব্যবসার স্থান গ্র অবস্থিত তাহার ব্যবস হল দোকালে | বিতি বিটেরে, টে আর্সা রন্ বা সি স্বা । পেশা ও ব্যবসা বাপিন্ধ্য পরিচালনার নিমিত্তে আবন্যকীয় ট্যান্দ্র আদার ক্রমে নিমে |
| বর্শিত শতর্ষিনে চলচি আর্ধিক বহুনর ১ | েশশা ও ব্যৰদা বাপজ্য পারচালনার নিমিষ্টে আবশ্যকায় ট্যান্দ্র আদায় ক্রমে নিম্নে |
| লাহসেল ক্ষিঃ- | |
| 2200 001- 2200 001- | |
| গ) জরিমানা- | |
| সর্বযোট- २,७०१- | 52 काफ लिक्षा bron भाषा |
| শর্তসমূহ ৪ ১) ব্যবসার স্থান/লেকান এইকণ আ | ইতে হঁইবে এবং এমনভাবে পরিচালনা করিতে হাইবে যে প্রতিবেশী ও জনসাধারনের বোল |
| অসুবিধা, স্বাছের পক্ষে ক্রিত | ঁ ব্রক্তিজনক কোন কিছু না ঘটে। |
| ২) অৱ লাইদেশ কোন অবস্থাতেই ৩) অৱ লাইদেশ কেবলয়াত্র উপরোগ | গ্রা চলিবেনা। |
| ত) অন্ধ গাহনেশ কেবনমাত্র ভগা উপরোক্ত শর্ত পক্রমের জনা ব | াবসার জন্যই নির্ধান্নিত। |
| অনুযায়ী সম্পরিয়াণ টাকা পরি ব | ান্য লাইসেল বাতিল হুইয়া যাইবে। বিনা লাইসেলে পেশ/বাবসা পরিচালনার জন্য বিধি ও অন্যান্য শান্তির বিধান আছে |
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মুদ্রপেঃ এমদাদিয়া প্রেস, ট্রাহক রোড, ফেন্টা।



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| | (हेइन्जियानि अन्य- ८) |
|---|--|
| | গণপ্রজাতন্ত্রী বাংলাদেশ |
| | • জন্ম ও মৃত্যু নিবন্ধকের কার্যালয় তথ্যই ইউনিয়ন পরিষদ চৌদগ্রাম, কৃষিয়া উ দন্য সনদ |
| | বিদি: ৯. মন্দ ও মৃত্যু নিবছন (ইউনিয়ন পরিমান বিষয়েন, ২০০১) (মন্দ্র নিবছন গাঁহ হটারে উদ্ধুত্র) নিবছন গাঁহ না |
| | নিবদ্ধনের ভারিখ: ২৬-১২-২০০৬ সনন ইস্টার ভারিখ: ১৯-০১-২০১৪ |
| | on been wei: 2372222202820000089 |
| | শন্দ যে: অনিচুল হক |
| | ননা মালিলা ৬৯.৬৬.৯৬৬.৯ পাহেলা মার্চ উনিশ শত একাশি |
| | ল্প লন এম-চনবর্তী, ইউনিচন-চনবর্তী, উপজেলা-চৌমগ্রাম, জেলা-কৃমিয়া। |
| 2 | শিষার নম, মৃত্র ডা: সামভূল হক জাউল্লা:বাংলাদেশী |
| | राधन मधः तक्तिया तमय काईत्रकः वर्रमातममी |
| | গর্জ নিকান: গ্রাম-কারতী, ভাকধর-কনবর্তী, উপজেলা-সৌম্বয়ায়, জেলা-কৃষিয়া। |
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