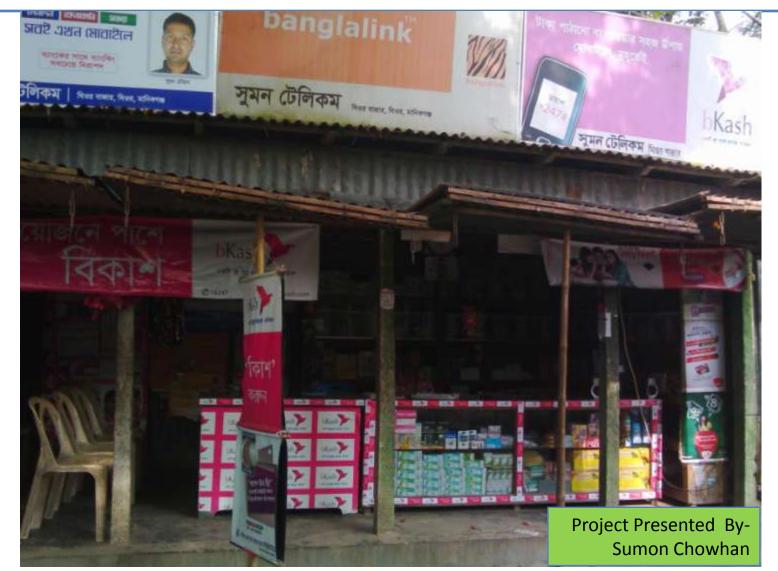
Proposed NU Business Name : SUMON TELECOM



NU Identified, Prepared By-*Md. Moksed Ali, Head Office* Verified By- Md. Khalilur Rahman



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sumon Chowhan
Age	-	29
Marital status	:	Unmarried
Children	:	
No. of siblings:	:	3 brothers, 4 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 Mother Father Uttara Rani Chowhan Late: Mohes Ray Chowhan Ghoir, Manikganj Centre # 54/m, Loanee no.784 Member since 1988 to 2001 First Ioan: Tk.1,000 Existing Ioan: Nill Outstanding: Nill
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF (ix) Others	:	N/A N/A N/A N/A
Education	:	H.S.C

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

Present Occupation	:	Sumon Telecom Trade License- 167
Business Experiences and Training Info	:	7 years Startup Investment- 11,000
Other Own/Family Sources of Income	:	Brother (Service Holder)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01190736817
NU Project Source/Reference	:	GT Head Office Staff.



NU's Mother has been a member of Grameen Bank since 1988 to 2001(14 years). NU,s invested GB Loan in his business from begging of the Business. Now he Expanded his present Business by earning profit. He purchased some agricultural land & Renovated their own house from the income of his business. NU's mother gradually improved their life standard by using GB loan from begging.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	-	Sumon Telecom
Address/ Location	:	Ghoir Dud Bazar, Ghoir, Manikganj.
Total Investment in BDT	:	7,00,000
Financing	:	Self BDT 4,00,000(from existing business) 57 % Required Investment BDT 3,00,000 (as equity) 43 %
Present salary/drawings from business (estimates)	:	10,000
Proposed Salary		10,000
Proposed Business (i) % of present gross profit margin	:	5%
(ii) Estimated % of proposed gross profit margin		5%
(iii) Agreed grace period		4 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Par	rticulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
 (i) Present stock items: bKash Grameen Flexi Load Grameen Card Robi Flexi Load Robi Card City Cell Flexi City Cell Card Bangla Link Flexi Bangla Link Card Marriage Items Jori Office Stationery Toys Furniture 	1,55,000 60,000 30,000 15,000 5,000 3,000 10,000 5,000 40,000 20,000 10,000 15,000 30,000	4,00,000		
(ii) Proposed items: Super Agent of bkash (Tk Dealership of Grameen F	-		3,00,000	
Tota	al Capital	4,00,000	3,00,000	7,00,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)					
	Daily	Monthly	Yearly			
Sales (A)	1,50,000	45,00,000	5,40,00,000			
Less: Cost of sales (B)	1,49,400	44,82,000	5,37,84,000			
Gross Profit 0.04% (C) [C=(A-B)]	600	18,000	2,16,000			
Add :Income from Felxi Load & Card Sale(D)	770	23,100	2,77,200			
Tadd: Income from Crown, Jori , Toys & Stationery(E)	450	13,500	1,62,000			
Total Income (C+D+E) =F	1,820	54,600	6,55,200			
Less: Operating Costs:-						
Electricity bill		350	4,200			
Shop Rent (Own)						
Night Guard bill		50	600			
Entertainment		1,000	12,000			
Mobile bill		400	4,800			
Present salary/Drawings- self		5,000	60,000			
Present salary-Employee (no. of employees: 01)		3,000	36,000			
Misc. Expenses		300	3,600			
Non Cash Item:						
Depreciation Expenses (10% on Furniture)		250	3,000			
Total Operating Cost (G)		10,350	1,24,200			
Net Profit (F-G):		44,250	5,31,000			

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	т)		Year 2 (Bl) <i>(</i> TC		Year 3 (BD	т)
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2,00,000	60,00,000	7,20,00,000	2,10,000	63,00,000	7,56,00,000	2,15,000	64,50,000	7,74,00,000
Less: cost of sales (B)	1,99,200	59,76,000	7,17,12,000	2,09,160	62,74,800	7,52,97,600	2,14,140	64,24,200	7,70,90,400
Gross Profit (C) [C=(A-B)]	800	24,000	2,88,000	840	25200	302400	860	25,800	3,09,600
Income from Flexi , Card & others sales	1,350	40,500	4,86,000	1,400	5,04,000	360000	1,500	45,000	5,40,000
Total gross profit	2,150	64,500	7,74,000	2,240	67,200	8,06,400	2,360	70,800	8,49,600
Less: Operating Costs									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent									
Night Guard bill		100	1,200		150	1,800		200	2,400
Entertainment		1,000	10,000		1,200	7,200		1,300	15,600
Mobile Bill		500	6,000		600	7,200		800	8,400
Proposed Salary- Self		10,000	1,20,000		11,000	1,32,000		12,000	1,44,000
Misc. Expenses		1,500	18,000		1,600	7,200		1,700	20,400
Salary –Employee (1)		4,000	48,000		5,000	60,000		6,000	72,000
Non Cash Item:									
Depreciation Expenses		250	3,000		250	3,000		250	3,000
Total Operating Cost (D)		17,950	2,15,400		20,500	2,46,000		23,050	2,76,600
(Net Profit C-D) :		46,550	5,58,600		46,700	5,60,400		47,750	5,73,000
Payback to GT			1,20,000			1,20,000			1,20,000
Retained Income:	4,38,600			4,40,400			4,53,000		

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	3,00,000		
1.2	Net Profit	5,58,600	5,60,400	5,73,000
1.3	Depreciation (Non cash item)	3,000	3,000	3,000
1.4	Opening Balance of Cash Surplus		4,41,600	85,000
	Total Cash Inflow	8,61,600	10,05,000	6,61,000
2.0	Cash Outflow			
2.1	Purchase of Product	3,00,000		
2.2	Land /Shop Purchase		8,00,000	500,000
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	Total Cash Outflow	4,20,000	9,20,000	6,20,000
3.0	Net Cash Surplus	4,41,600	85,000	41,000



STRENGTH: Longstanding relationship with Customers. Experienced. Skilled Employee	WEAKNESS: Lack of investment
OPPORTUNITIES:	THREATS:
Would be big entrepreneur.	Competitors.
Available potential Customers.	Political Unrest problem

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লগ্র্মনিং- ৭/১১(১) নিয়ম দ্রষ্টব্যা ৪নং ঘিওর হডানয়ন The State Total State উপজেলা ঃ খিগুর, জেলা ঃ মানিকগঞ্জ কমিক নং - 167 ব্যবসা ভিত্তিক ট্রেড লাইসেন্স বহি নং -OL लहिरमन न१ - २ ७ प অর্থ বৎসর ঃ ২০১৫-২০১৬ইং তারিখ - ২2 লাইসেন্স প্রাপকের নাম NO र्रायनी 15/217 CSL. পিতা/আমীর নাম সুরুত সংহার কেরি কি ঠিকানা বিষ্ণান্ত ব ইউনিয়ন ঃ ঘিওর, উপজেলা ঃ যিওর, জেলা ঃ মানিকগন্ত। 1141 ন্যবসা প্রতিষ্ঠানের নাম 🚽 🙀 চান KULMON পেশা/ব্যবসা বৃত্তির ধরণ -শেশী 621-প্রদন্ত ফিস/ট্যাক্স/করের পরিমাণ 200/-টাকা কথায় — 62815 315 মাত্র ৷ লাইসেঙ্গ বলবৎ এর যেয়াদ ইং ০১-০৭-২০১৫ ডাবিপ হইডে ইং ৩০-০৬-২০১৬ তারিখ পর্যন্ত। (মোঃ হামিদুর রহমান) সচিব ছিওর ইউনিয়ন পরিষদ চেয়ারম্যান ষিওর, মানিকগঞ্জ। খিওর ইউনিয়ন পরিষদ ঘিওর, মানিকগঞ্জ। KONKONK ONDINO

Go Go	গণপ্রজাতন্ত্রী বাংলাদেশ সরকার vernment of the People's Republic of Bangladesh VATIONAL ID CARD / জাতীয় পরিচয় পত্র
2 31-34	নাম: সুমন চৌহান Name: Sumon Chawhan পিতা: মহেশ রায় চৌহান মাতা: উত্তরা রাণী চৌহান Date of Birth: 13 May 1986 ID NO: 5612247868334
কোথাও পাও	প্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পতি। কার্ডটি ব্যবহারকারী ব্যতীত অ ৫য়া গেলে নিকটস্থ পোষ্ট অফিসে জনা দেয়ার জন্য অনুরোধ করা হলে। ন্ত্রা: কুস্তা বন্দার, কুস্তা বন্দার, জাকসর: খিগুর - ১৮৪০, খিগুর, গঞ্জ
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Presented at 21st Internal Design Lab on 03rd November 2015 at GT

