



*Business Proposal collected & prepared by: **Md. Ruhul Amin, Officer, Thakurgoan unit, Thakurgoan.***

*Business Proposal Verified by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Yusub Ali Vill: Uttar Foridpur, Union: 2 no. Palashbari, Post: Palashbari, Upazila: Birganj, District: Dinajpur.
Age	:	24 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers 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	:	Late. Shefali Begum
(iii) Father's name	:	Md. Abdul Sattar
(iv) GB member's info	:	<i>Branch: Goreya, Thakurgaon, Centre # 72/mo</i> <i>Loan no.: 9512, Member since March 20, 2005</i> First loan: Tk. 5,000 Existing loan: 10,000, Outstanding loan: Tk. 2,064
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	:	B.S.S (3 rd year)
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 100,000 (One lac). : He has taken 01 (One) year working experience as an assistant in a local shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture. His elder brother's income from private service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01750323358
NU's National ID No.	:	19922711251000153
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late. Shefali Begum is a GB member since March 20, 2005 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 assisting her son (entrepreneur) 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	:	<i>Biddut Telecom</i>
Address/ Location	:	Goreya Bazar, Thakurgaon Sadar, Thakurgaon.
Total Investment in BDT	:	Tk. 450,000
Financing	:	Self Tk. 350,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine Thousand)
Proposed Salary	:	BDT 11,000 (Eleven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, servicing 100%, bkaash 100% and flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%, servicing 100%, bkaash 100% and flexiload 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Avg. Daily Transaction	Commission %	Existing Business (BDT)		
			Daily	Monthly	Yearly
Sales income from Products			600	16,800	201,600
Income from servicing			300	8,400	100,800
Commission on bkaash	15,000	0.004	60	1,680	20,160
Commission on flexiload	3,000	0.027	81	2,268	27,216
Total Sales (A)			1,041	29,148	349,776
Less: Cost of Sales/Products (B)			480	13,440	161,280
Gross Profit (C) [C=(A-B)]			561	15,708	188,496
Less: Operating Cost:					
Electricity bill				600	7,200
Shop Rent				1,400	16,800
Mobile bill				300	3,600
Night Guard bill				100	1,200
Conveyance bill				1,500	18,000
Present Salary (Family & Self)				9,000	108,000
Other Cost (Stationary & Entertainment etc.)				900	10,800
Non Cash Item:					
Depreciation Expenses				276	3,310
Total Operating Cost (D)				14,076	168,910
Net Profit (C-D):				1,632	19,586

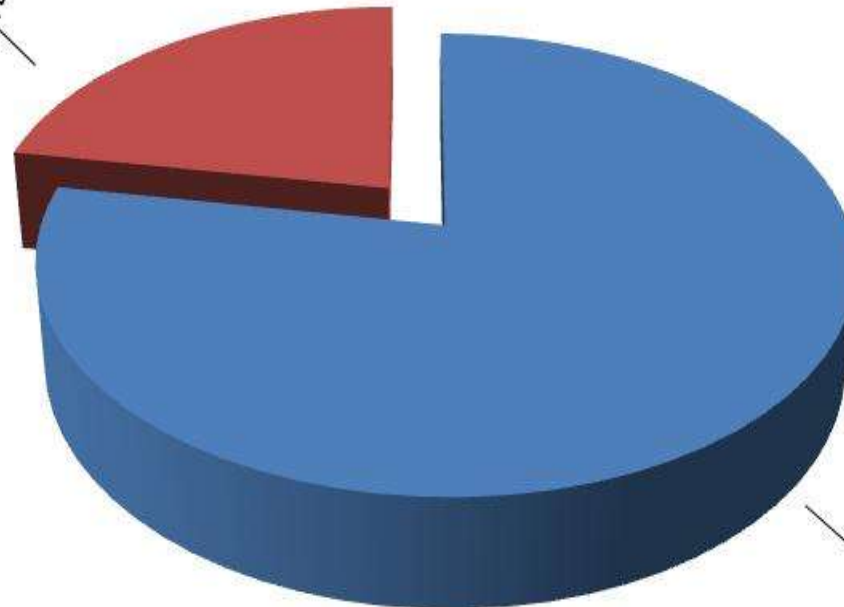
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile set and mobile accessories etc.)	Investment in products (smart mobile set)	185,311	60,000	245,311
Investment in bkaash	Investment in bkaash	30,000	35,000	65,000
Investment in flexiload	Investment in flexiload	5,000	5,000	10,000
Investment in Machinerries, Equipment & Tools (computer set, mobile set, bulb and fan etc.)		16,200	-	16,200
Cash in Hand		6,753	-	6,753
Advance for Shop		100,000	-	100,000
GB Outstanding Loan		(2,064)		(2,064)
Investment in Decoration (Furniture, fixture and fittings)		8,800		8,800
Total Capital		350,000	100,000	450,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 350,000
- GTT's Investment BDT 100,000
- Total Capital BDT 450,000

GTT's
Investment 22%



Entrepreneur's
Contribution
78%

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 income from Product	900	25,200	302,400	1,035	28,980	347,760	1,159	32,458	389,491
Estimated income from servicing	360	10,080	120,960	414	11,592	139,104	464	12,983	155,796
Estimated commission on bkaash	100	2,800	33,600	115	3,220	38,640	129	3,606	43,277
Estimated commission on flexiload	95	2,646	31,752	109	3,043	36,515	122	3,408	40,897
Estimated total Sales (A)	1,455	40,726	488,712	1,673	46,835	562,019	1,873	52,455	629,461
Less: Cost of Sales/Products (B)	720	20,160	241,920	828	23,184	278,208	927	25,966	311,593
Gross Profit (C) [C=(A-B)]	735	20,566	246,792	845	23,651	283,811	946	26,489	317,868
Less: Operating Cost:									
Electricity bill		650	7,800		700	8,400		750	9,000
Shop Rent		1,400	16,800		1,400	16,800		1,400	16,800
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		120	1,440		140	1,680		160	1,920
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		11,000	132,000		12,000	144,000		13,000	156,000
Bank Charge (DD, PO, SC)		84	504		84	1,008		84	1,008
Other Cost (stationary & Entertainment etc.)		900	10,800		1,100	13,200		1,200	14,400
Non Cash Item:									
Depreciation Expenses		276	3,310		276	3,310		276	3,310
Total Operating Cost (D)	-	17,697	207,854	-	19,467	233,598	-	21,137	253,638
Net Profit (C-D)	-	2,870	38,938	-	4,184	50,213	-	5,353	64,230
Retained Income			38,938			89,151			153,381

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.)

Sl #	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)	42,938	58,213	72,230
1.3	Depreciation Expenses	3,310	3,310	3,310
1.4	Opening Balance of Cash Surplus	-	85,184	98,707
	Total Cash Inflow	146,248	146,707	174,247
2.0	Cash Outflow			
2.1	Product Purchase	35,000	-	-
2.2	GB loan Outstanding	2,064		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	61,064	48,000	48,000
3.0	Total Cash Surplus	85,184	98,707	126,247

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences: 04 years;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 503,381 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 196th as Yunus Centre and 46th In-house Executive
Social Business Design Lab
(GTT) on February 29, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



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বিকাশ এজেন্ট
সার্ভিসিং করা হয়।







১৩নং গড়েয়া ইউনিয়ন পরিষদ কার্যালয়

উপজেলা ও জেলা- ঠাকুরগাঁও।

লাইসেন্স ফি আদায় বহি

অর্থ বৎসর : ২০১৫-২০১৬ ইং।

বহি নম্বর : ৩২

ক্রমিক নং 53

ট্রেড লাইসেন্স

লাইসেন্স নম্বর : ২০১৫-২০১৬ : ৩৬

তারিখ : ০৭/০৬/১৫

প্রতিষ্ঠানের নাম : বিদ্যুৎ ইঞ্জিনিয়ারিং

স্থান : নয়া গড়েয়া হাট

লাইসেন্স ধারীর নাম/শ্রেণি : ক্রমাঃ ইঞ্জিনিয়ারিং

পিতা/স্বামীর নাম : আব্দুল হাভাব

ঠিকানা : গ্রাম : ইব্রাহিমপুর জেলা : ঠাকুরগাঁও

উপজেলা : ঠাকুরগাঁও

পেশার ধরণ : ক্রমাঃ ইঞ্জিনিয়ারিং

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ৩০/০৬/১৫ টাকা।

কথায় : দুইশত টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/কৃষ্টি/পেশাঃ ২০১৬ইং, ৩০ শে জুন পর্যন্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা

হলো।

তারিখ : ০৭/০৬/১৫

মহানুজ্জ্বল : ০৭/০৬/১৫
চেয়ারম্যানের স্বাক্ষর



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ ইউসুফ আলী

Name: MD. YUSUB ALI

পিতা: আব্দুল হাকিম

মাতা: হেরিফিল খাতুন

মোঃ ইউসুফ আলী

Date of Birth: 08 Nov 1992

ID NO: 19922711251000153

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী মৃত্যু বা অন্য কোনো কারণে মারা গেলে সিকার্ট পোস্টে মর্মেতে জমা দেবার জন্য অনুরোধ করা হল।

ঠিকানা: বাসা/হোটেলে, শাহসোভা, গ্রাম/বাজার, উত্তর খালিয়ানু, উত্তর খালিয়ানু, ডাকঘর, পলাশবাড়ী - ১১০০, বিলাত, সিলেটপুর

রক্তের গ্রুপ / Blood Group: **AB+**

প্রদানকারী কর্মসূচির নাম

প্রদানের তারিখ: ২৪/১০/২০১০



Thank You