

*Proposed NU Business Name : **Point Five Telecom & Electric***
*Business Category: **Telecom & IT Support***



*Business Proposal Identified & Prepared by: **Md. Jamshed Ali Sarker, Asst. Officer,***
Saghat Unit, Gaibandha.
*Business Proposal Verified by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Asaduzzaman Suman Vill: Shimul tayeer, Union: Bonarpara, Post: Bonarpara, Upazila: Saghata, District: Gaibandha.
Age	:	22 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers
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. Nurunnahar Begum
(iii) Father's name	:	Late. Anowar Hossen
(iv) GB member's info	:	<i>Branch: Bonarpara, Saghata, Centre # 50/mo</i> <i>Loan no.: 9645, Member since 04 December, 2007</i> First loan: Tk. 4,000 Existing loan: Tk. 14,000, Outstanding loan: 7,280
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Mother
(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	:	Degree-3 rd Year (Open University)-continuing
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.)	:	06 (Six) years experience is running his own business. He started the business with BDT 40,000 (Forty Thousand). He has 02 (Two) Years working experience as an assistant from his Shahin Servicing shop of Bogra.
Other Own/Family Sources of Income	:	His Elder brother is a journalist (Doinik Bortoman Newspaper) and younger brother's income from computer & Telecom Business. His family's others income from renting house and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737840678
NU's National ID No.	:	19933218819000173
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurunnahar Begum is a GB member since 04 December, 2007 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, repairing house and installed latrine in her own home.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Point Five Telecom & Electric</i>
Address/ Location	:	Bonarpara Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 168,000
Financing	:	Self Tk.118,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 6,500 (Six thousand five hundred)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Products (Mobile accessories & electric item) 20%, mobile set 10%, Song download 90% and Servicing 80%.
(ii) Estimated % of proposed gross profit margin	:	From Products (Mobile accessories & electric item) 20%, mobile set 10%, Song download 90% and Servicing 80%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from mobile accessories & electric item etc.	200	5,600	67,200
Sales Income from Mobile set	900	25,200	302,400
Sales income from song download	200	9,000	108,000
Sales income from servicing	200	5,600	67,200
Total Sales/commission (A)	1,500	45,400	544,800
Cost of products (Product Purchase)	160	4,480	53,760
Cost of Mobile set (Product Purchase)	810	22,680	272,160
Cost of song download (collection cost)	20	560	6,720
Cost of servicing (Materials cost)	40	1,120	13,440
Total Cost of Sales & Servicing (B)	1,030	28,840	346,080
Gross Profit (C) [C=(A-B)]	470	16,560	198,720
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Shop Rent		800	9,600
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance bill		700	8,400
Present Salary (Self & family)		6,500	78,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		150	1,800
Total Operating Cost (D)		11,200	134,400
Net Profit (C-D):		5,360	64,320

PRESENT & PROPOSED INVESTMENT BREAKDOWN

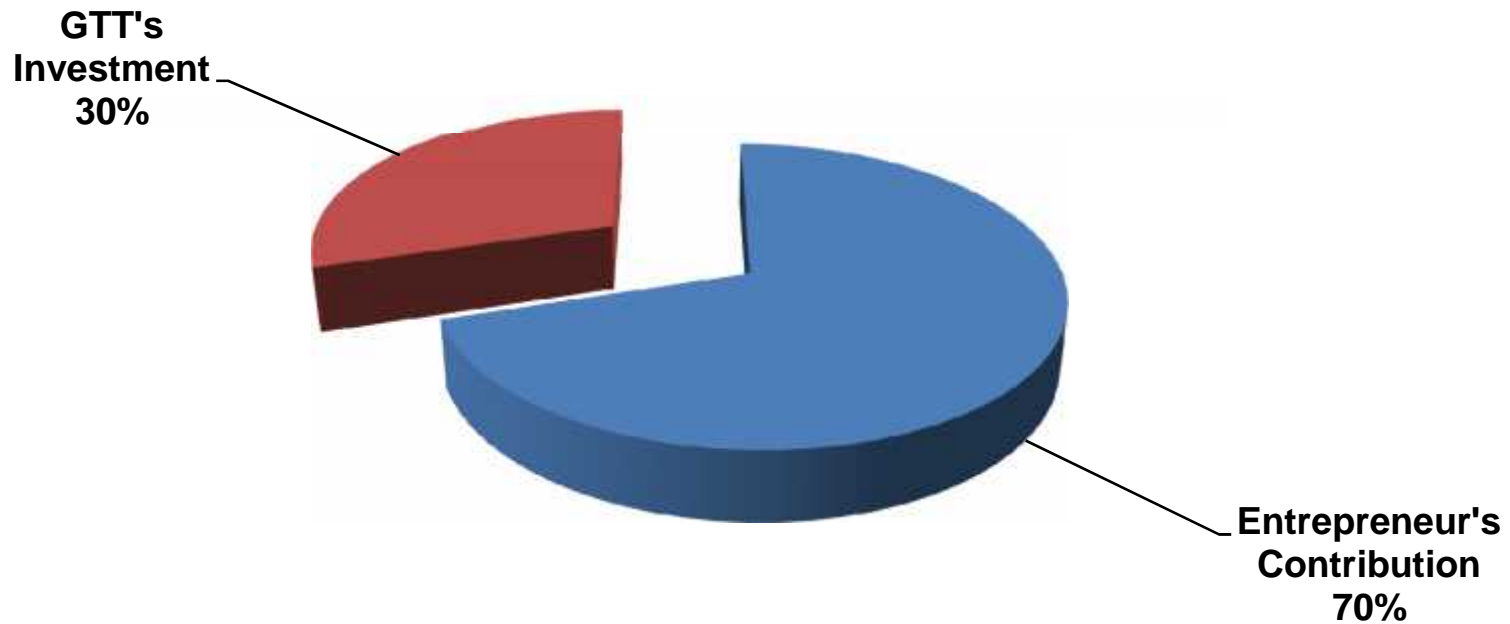
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Mobile set, mobile accessories-Charger, battery, card reader, ribbon, head phone, flip cover, screen paper, data cable, speaker electric item etc.)	Investment in products (Mobile set, mobile accessories-Charger, battery, Mobile Display & Electric item etc.)	26,330	50,000	76,330
Investment in Machineries and Equipment (Computer, Power supply, hot gun, meter, servicing materials, fan, light etc.)		33,800	-	33,800
Cash in hand		670	-	670
Decoration (fixture and fittings)		12,200	-	12,200
Advance for Shop		45,000	-	45,000
Total Capital		118,000	50,000	168,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 118,000

■ GTT's Investment BDT 50,000

■ Total Capital BDT 168,000



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
Est. Sales income from mobile accessories & electric item etc.	400	11,200	134,400	472	13,216	158,592	519	14,538	174,451
Estimated Sales Income from Mobile set	1,200	33,600	403,200	1,416	39,648	475,776	1,558	43,613	523,354
Estimated Sales income from song download	300	8,400	100,800	354	9,912	118,944	389	10,903	130,838
Estimated Sales income from servicing	300	8,400	100,800	354	9,912	118,944	389	10,903	130,838
Total Sales/commission (A)	2,200	61,600	739,200	2,596	72,688	872,256	2,856	79,957	959,482
Cost of products (Product Purchase)	320	8,960	107,520	378	10,573	126,874	415	11,630	139,561
Cost of Mobile set (Product Purchase)	1,080	30,240	362,880	1,274	35,683	428,198	1,402	39,252	471,018
Cost of song download (collection cost)	30	840	10,080	35	991	11,894	39	1,090	13,084
Cost of servicing (Materials cost)	60	1,680	20,160	71	1,982	23,789	78	2,181	26,168
Total Cost of Sales & Servicing (B)	1,490	41,720	500,640	1,758	49,230	590,755	1,934	54,153	649,831
Gross Profit (C) [C=(A-B)]	710	19,880	238,560	838	23,458	281,501	922	25,804	309,651
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Generator bill		300	3,600		300	3,600		300	3,600
Shop Rent		800	9,600		800	9,600		800	9,600
Night Guard bill		200	2,400		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance bill		1,200	14,400		2,200	26,400		3,200	38,400
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		8,000	96,000
Bank Charge (DD, PO, SC)		200	2,400		700	8,400		1,000	12,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,700	32,400		2,700	32,400
Non Cash Item:									
Depreciation Expenses		150	1,800		150	1,800		150	1,800
Total Operating Cost (D)		13,783	163,400		16,683	200,200		18,083	217,000
Net Profit (C-D):		6,097	75,160		6,775	81,301		7,721	92,651
Retained Income			75,160			156,461			249,112

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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	77,160	85,301	96,651
1.3	Depreciation Expenses	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	66,960	130,061
	Total Cash Inflow	128,960	154,061	228,512
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	66,960	130,061	204,512

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 0 Family: 0 Others (beyond family): 0 Future employment:0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Skilled and working experiences (08Yrs);	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers (Retail);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 367,112 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;<input type="checkbox"/> Fire;

Presented at 261st as Yunus Centre and 72nd In-house
Executive Social Business Design Lab
(GTT) on May 26, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures

POINT ৫ তেলিকম ও ইলেকট্রিক

POINT
৫
তেলিকম
ও
ইলেকট্রিক

হীর্ষ স্টল
হীর্ষ স্টল

POINT
৫
তেলিকম
ও
ইলেকট্রিক
মোবাইল সার্ভিস
মোবাইল পল লোড
ব্যাটারী, চার্জার
কেন্দ্র, মোবাইল কার্ড

















১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাঘাটা, পাইবাঙ্গা।
অর্থ বছরঃ ২০১৫-২০১৬

ট্রেড লাইসেন্স

বই নম্বর : ০৫
 লাইসেন্স নম্বর : ৬৬
 লাইসেন্সধারীর নাম : পক্ষে ফাইব ডেলিক্স প্রাইভেট লিমিটেড
 পিতা/স্বামী/ পোঃ : শ্রী : লাসানুজ্জামান সুমন
 ঠিকানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ পাইবাঙ্গা।
 পেশার ধরন : ডেলিক্স প্রাইভেট লিমিটেড
 মেয়াদ : ৩০ সে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

তারিখ : ২৩/০৬/১৫

কি প্রদানের পরিমাণ : ২৫০০ টাকা (স্বত্ব একত্রিত করা হয়)

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


 সাঘাটা, পাইবাঙ্গা।

৩/০৫/২০১৬ মোট বিক্রি ১০০

৪/০৫/২০১৬ " " ৫৭০

৫/০৫/২০১৬ " " ৬৪৫

৬/০৫/২০১৬ " " ৫২০

৭/০৫/২০১৬ " " ১১৪০

৮/০৫/২০১৬ " " ৭৫০

৯/০৫/২০১৬ " " ৭৬০



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় কার্ড



১৯৯৩৩২১৮৮১৯০০০১৭৩

নাম: মোঃ আসাদুজ্জামান সূমন

Name: MD. ASADUZZAMAN SUMAN

পিতা: মোঃ আশরাফ আলম

তারিখ: মোহাম্মদ সুলায়ম আলম

Date of Birth: 18 Oct 1993

ID NO: 19933218819000173

এই জাতীয় পরিচয়কার্ড বাংলাদেশ সরকারের অধীনস্থ জাতীয় পরিচয়কার্ড সচিবালয় কর্তৃক প্রদত্ত। এটি বাংলাদেশের নাগরিকদের জন্য প্রযোজ্য। এটিতে মালিকের নাম, পিতার নাম, জন্ম তারিখ এবং জাতীয় পরিচয়কার্ড নম্বর প্রদর্শিত। এটিতে মালিকের ছবি এবং স্বাক্ষর রয়েছে। এটিতে মালিকের জন্ম তারিখ এবং জাতীয় পরিচয়কার্ড নম্বর প্রদর্শিত। এটিতে মালিকের ছবি এবং স্বাক্ষর রয়েছে।

জাতীয় পরিচয়কার্ড সচিবালয়

জাতীয় পরিচয়কার্ড সচিবালয়





গ্রামীণ ব্যাংক

রোটারি ক্লাব, সাতক্ষীরা শাখা

সহজ ঋণের পাশ বই

নাম মোহাঃ নূরুন্নাহার বেগম

ঋণী নং ৯৮৪৫

গ্রুপ নং ১৬

কেন্দ্র নং ৫৪মি

কেন্দ্রের নাম মোহাঃ শিমুল গর্গী ও ছেঃ ম

বই ইস্যুর তারিখ ০৬/০২/০৯

শাখা ব্যবস্থাপকের স্বাক্ষর

স্বাক্ষর

Thank You