

A Nobin Udyokta Project Ashfiya Telecom



NU Identified and PP Prepared by :
Md. Ziaul Hoque, Dhamrai Unit
Verified By: Tapan Kumar Debnath

GRAMEEN TRUST

Presented by
Md. Mohasin Alam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| | | |
|--|---|--|
| Name | : | Md Mohasin Alam |
| Age | : | 20-01-1983 (31 Years 11 months) |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 3 Brother and 01 Sister |
| 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. Rasheda Begum |
| (iii) Father's name | : | Md.Mahfuzur Rahman |
| (iv) GB member's info | : | Member since: 02/03/1995 Branch: Kushura, Centre no.44, Group:05 Loanee No.2277 First loan:2,500/- Total Amount Received: Tk. 2,00,000/- Existing loan: 50,000/- Outstanding: 14,280/- |
| Further Information: | | |
| (v) Who pays GB loan installment | : | NU |
| (vi) Mobile lady | : | N/A |
| (vii) Grameen Education Loan | : | N/A |
| (viii) Any other loan like GCCN, GKF etc.. | : | N/A |
| (ix) Others | : | N/A |
| Education | : | S.S.C |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



| | | |
|---|---|----------------------------------|
| Present Occupation | : | Telecom Business |
| Trade License Number | : | 1813 |
| Business Experiences and Training Info. | : | 3 Years |
| Other Own/Family Sources of Income | : | Agriculture |
| Other Own/Family Sources of Liabilities | : | N/A |
| NU Contact Info | : | 01706065406 |
| NU Project Source/Reference | : | GT Dhamrai Unit Office, Dhaka |



NU's mother has been a member of Grameen Bank Since 1995. At first his mother took a loan amount of 2500 BDT from Grameen Bank. She invested the money in her son's business for expansion. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



| | | |
|---|---|--|
| Business Name | : | Ashfiya Telecom |
| Address/ Location | : | Kushura Bazaar, Dhamrai,Dhaka |
| Total Investment in BDT | : | 450,000 |
| Financing | : | Self BDT : 350,000 (from existing business) - 78% Required Investment BDT : ,100,000 (as equity) - 22 % |
| Present salary/drawings from business (estimates) | : | BDT 4,500 |
| Proposed Salary | | BDT 6,000 |
| i. Proposed Business % of present gross profit margin | : | 10% |
| ii. Estimated % of proposed gross profit margin | : | 10% |
| iii. Agreed grace period | : | 3 months |

PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--------------------------------------|-------------------------|----------------|----------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| Present stock items: | | | |
| Furniture | 10,000 | | |
| Mobile Set (4) | 4,000 | | |
| Hot Air Gun stabilizer | 4,000 | | |
| Presents Goods item: (*) | 2,000 | | |
| Advance | 180,000 | | |
| | 150,000 | | 350,000 |
| Proposed Stock Items: | | 100,000 | 100,000 |
| Total Capital | 350,000 | 100,000 | 450,000 |

N.B: Details of Present stock (*) & proposed () items have enclosed in next slide.**

PRESENT & PROPOSED INVESTMENT Breakdown



| Present Stock item | |
|-----------------------------------|----------------|
| Product name | Amount |
| Mobile charger(100) | 8000 |
| Battery (Onik) (100) | 25,000 |
| Charger (20) | 2000 |
| Bulb (25) | 1000 |
| Memory Card (20) | 6000 |
| SIM Card (120) | 12000 |
| Head Phone (60) | 7200 |
| Socket | 10,000 |
| Mosquito Bat (4) | 800 |
| Mobile catching (50) | 2500 |
| Skin Paper (70) | 2500 |
| Auto Charger (10) | 800 |
| Mobile Handset (25) | 66,000 |
| Flexi Load (GP, Robi, Banglalink) | 15,000 |
| Mobile card | 20,000 |
| Card reader (20) | 1200 |
| Total Present Stock | 180,000 |

| Proposed stock item | |
|-----------------------------------|----------------|
| Product Name | Amount |
| Charger (30) | 3000 |
| Bulb (25) | 1000 |
| Memory Card (30) | 9000 |
| SIM Card (100) | 15,000 |
| Head Phone (50) | 6000 |
| Remote (50) | 5000 |
| Mosquito Bat (10) | 2000 |
| Mobile catching (100) | 5000 |
| Skin Paper (120) | 6000 |
| Auto Charger (30) | 3000 |
| Jac | 5000 |
| Internet Router | 20,000 |
| Flexi Load (GP, Robi, Banglalink) | 15,000 |
| Mobile card | 5,000 |
| Total Proposed Stock | 100,000 |

EXISTING BUSINESS OPERATIONS Info.



| Particulars | Existing Business (BDT) | | |
|--|-------------------------|--------------|---------------|
| | Daily | Monthly | Yearly |
| Sales (A) | 2000 | 60000 | 720000 |
| <i>Less: Cost of sale (B)</i> | 1800 | 54000 | 648000 |
| Profit from sale10% (A-B)= [C] | 200 | 6000 | 72000 |
| Income from Service | 100 | 3000 | 36000 |
| Gross Profit | 300 | 9000 | 108000 |
| <i>Less: Operating Costs</i> | | | |
| Electricity bill | | 300 | 3600 |
| Night Guard Bill | | 200 | 2400 |
| Mobile Bill | | 200 | 2400 |
| Salary from Business | | 4500 | 54,000 |
| Shop Rent | | 1000 | 12000 |
| Others (Entertainment) | | 100 | 1200 |
| <i>Non Cash Item:</i> | | | |
| Depreciation Expenses(20,000*15%) | | 250 | 3000 |
| <i>Total Operating Cost (D)</i> | | 6,300 | 75,600 |
| Net Profit (C-D): | | 2700 | 32,400 |

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 |
| Sales (A) | 3000 | 90000 | 1080000 | 3500 | 105000 | 1260000 | 4000 | 120,000 | 14,40,000 |
| Less: Cost of Sale (B) | 2700 | 81000 | 972000 | 3150 | 94500 | 1134000 | 3600 | 108,000 | 12,96,000 |
| Profit from sale 10% | 300 | 9000 | 108000 | 350 | 10500 | 126000 | 400 | 12,000 | 144,000 |
| Income from service, Flexiload | 200 | 6000 | 72000 | 225 | 6,750 | 81,000 | 250 | 7,500 | 90,000 |
| Gross Profit | 500 | 15,000 | 1,80,000 | 575 | 17,250 | 207,000 | 650 | 19,500 | 2,34,000 |
| Less operating cost : | | | | | | | | | |
| Electricity bill | | 300 | 3600 | | 400 | 4800 | | 500 | 6000 |
| Night Guard Bill | | 200 | 2400 | | 300 | 3600 | | 300 | 3600 |
| Salary from Business | | 6000 | 72000 | | 6000 | 72000 | | 6000 | 72000 |
| Shop Rent | | 1000 | 12000 | | 1000 | 12000 | | 1000 | 12000 |
| Mobile Bill | | 200 | 2400 | | 300 | 3600 | | 400 | 4800 |
| Others | | 100 | 1200 | | 200 | 2400 | | 200 | 2400 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expense | | 250 | 3000 | | 250 | 3000 | | 250 | 3000 |
| Total Operating Cost (D) | | 8050 | 96,600 | | 8450 | 101,400 | | 8650 | 103,800 |
| Net Profit (C-D) = (E) | | 6950 | 83,400 | | 8,800 | 105,600 | | 10,850 | 130,200 |
| GT payback | | | 40,000 | | | 40,000 | | | 40,000 |
| Retained Income: | | 43,400 | | | 65,600 | | | 90,200 | |

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 | 0 | 0 |
| 1.2 | Net Profit | 83,400 | 105,600 | 130,200 |
| 1.3 | Depreciation (Non cash item) | 3000 | 3000 | 3000 |
| 1.4 | Opening Balance of Cash Surplus | 0 | 32,120 | 100,720 |
| | Total Cash Inflow | 186,400 | 140,720 | 233,920 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 100,000 | 0 | 0 |
| 2.2 | Payment of GB Loan* | 14,280 | 0 | 0 |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 40,000 | 40,000 | 40,000 |
| | Total Cash Outflow | 154,280 | 40,000 | 40,000 |
| 3.0 | Net Cash Surplus | 32,120 | 100,720 | 193,920 |



STRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 16 hours shop open
- No loan against business
- Located beside Road

WEAKNESS

- Lack of investment

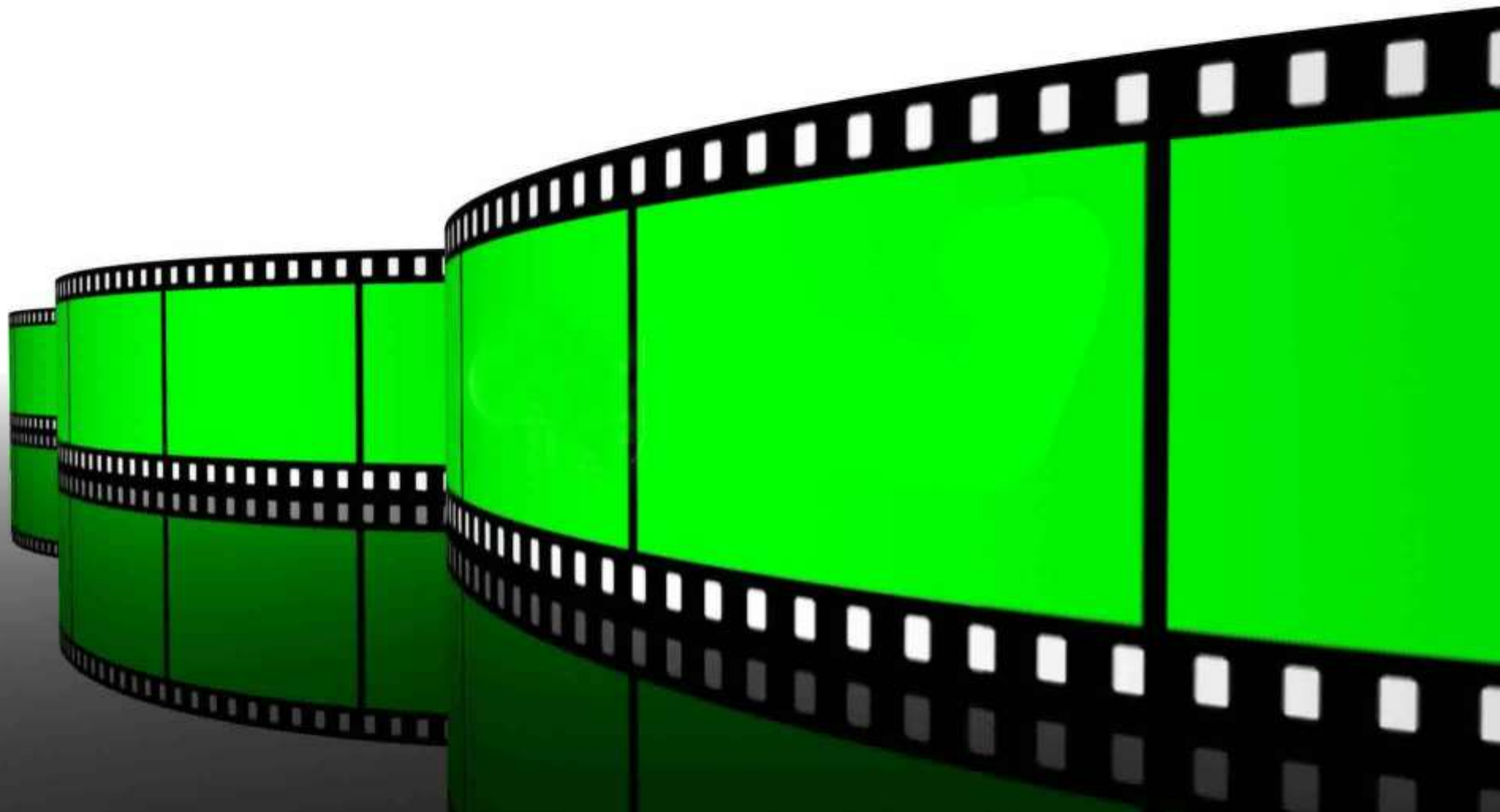
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

THREATS

- Fire.
- Theft.
- Political Instability may reduce the sale.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



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কুমড়া ইউনিয়ন পরিষদ
ডাকঘর - টোপেরবাড়ী, উপজেলা - ধামরাই, জেলা - ঢাকা।

ট্রেড লাইসেন্স

ক্রমিক নং: ৭, ইউ, পি
নিবন নং: ১২ (১)

প্রতিষ্ঠানের নাম: ডাকঘর-টোপেরবাড়ী

মালিকের নাম: মোঃ মহশীন আলম

পিতা/পিতৃ নাম: মোঃ মোহাম্মদ হুসেইন

গ্রাম: কুমড়া উপজেলা: ধামরাই জেলা: ঢাকা

ব্যবসার ধরন: স্বাস্থ্যসেবা

উপস্থিত প্রতিষ্ঠানের অনুলিপি: ১০/১২/২০১৫

লাইসেন্স বি গ্রহণ তারিখ: ২০১৫ - ২০১৬ সালের জন্য

৩০-৬-২০১৫ তারিখ পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বছর লাইসেন্স নবায়ন করিতে হইবে।

সচিবের স্বাক্ষর: MD. JAMSHIR ALAM

তারিখ: ২০-০১-২০১৫

MD. JAMSHIR ALAM
Dhamrai, Dhaka.

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




নাম: মোঃ মহশীন আলম
Name: Md Mohashin Alam
পিতা: মোঃ মোহাম্মদ হুসেইন
পিতা: Md Mohammod Husain
মাতা: মোঃ মোহাম্মদ হুসেইন
Date of Birth: 20 Jan 1983
ID NO: 2611477225480

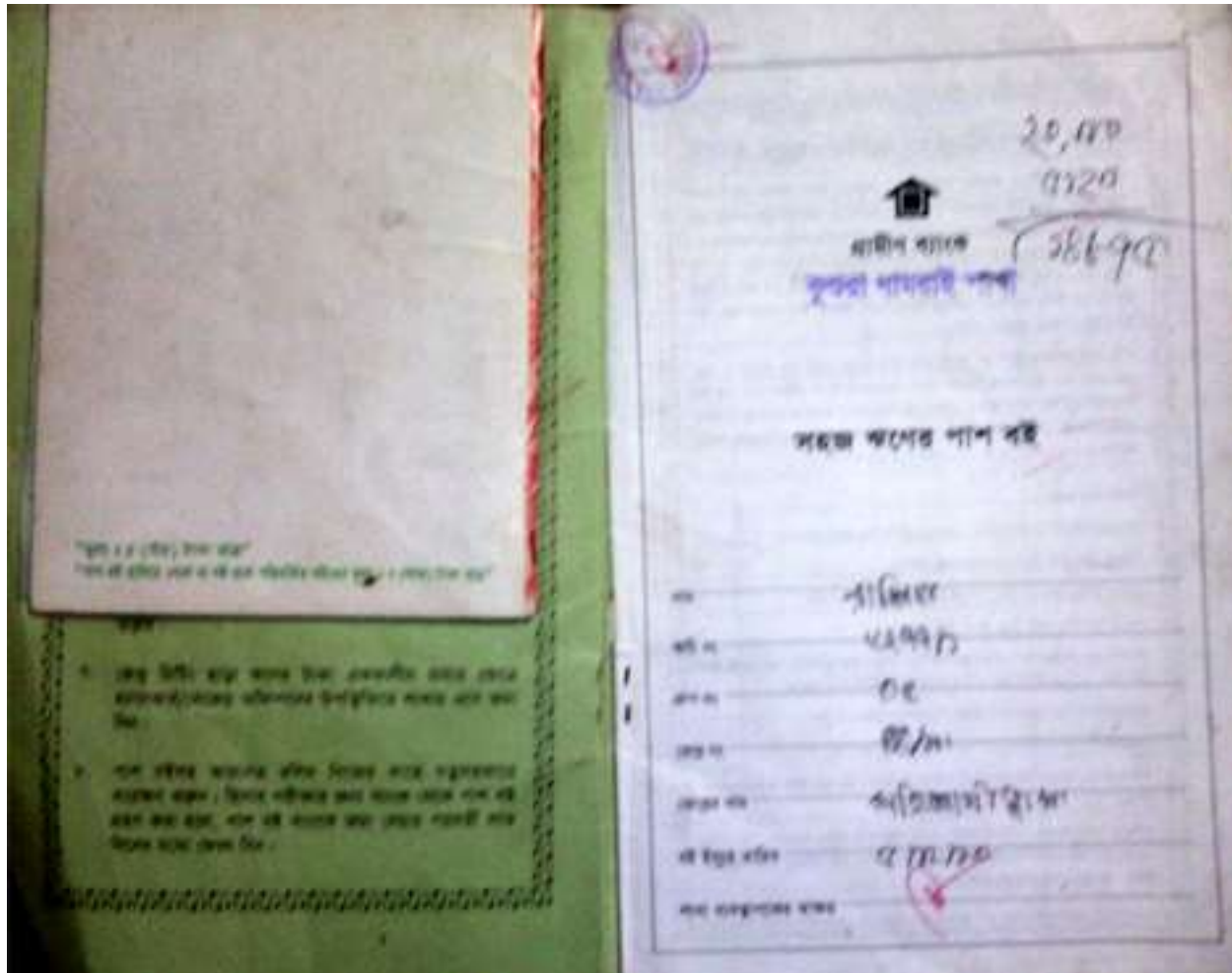
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোনও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: ব্রাহ্মণ নং/নাম: মহিশাষী, মহিশাষী, ডাকঘর: সানোড়া - ১৮০০, ধামরাই, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: MD. JAMSHIR ALAM প্রদানের তারিখ: ২২/০১/২০১৫



Photographs





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...th Internal Design Lab
on, 2015 at GT

