



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Megha Telecom & Varieties Store

Business Category: General Retail & Wholesale



Project Identified by: Md. Jamshed Ali Sarkar, Asst. Officer, Saghata, Gaibandha
Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Golam Mostofa Vill: Putimari, Union: 04 no. Muktinagar, Post: Khamar dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Daughter
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	:	Mst. Fatema Begum
(iii) Father's name	:	Late. Anwarul Islam
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Centre # 13/mo</i> <i>Loan no.: 8812/2, Member since 10 December 2007</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from agriculture.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	02 (Two) years experience is running his own business. He started the business with BDT 120,000 (One lac twenty thousand). : He has 12 (Twelve) Years working experience as a manager in Electronics and Varieties Store Shop of Dhaka Bangobandhu Stadium Market.
Other Own/Family Sources of Income	:	His brother's income from job (SHARP-NGO, Sirajganj).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01757391370
NU's National ID No.	:	3218895112429
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Fatema Begum is a GB member since 10 December 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Megha Telecom & Varieties Store
Address/ Location	:	Udoyon bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 405,000
Financing	:	Self Tk. 255,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Products 15%, Commission from bKash and Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	From Products 15%, Commission from bKash and Mobile Recharge 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,700	47,600	571,200
Commission on bKash	80	2,240	26,880
Commission on Flexi-load	27	756	9,072
Total Income from Sales & Commission (A)	1,807	50,596	607,152
Cost of products (Product Purchase) (B)	1,445	40,460	485,520
Gross Profit (C) [C=(A-B)]	362	10,136	121,632
Less: Operating Cost:			
Electricity bill		300	3,600
Shop rent		400	4,800
Mobile bill		400	4,800
Conveyance		500	6,000
Provision of bad Debt		4	50
Present Salary (Self & family)		3,000	36,000
Present Salary (Assistant-1-Nephew)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		378	4,530
Total Operating Cost (D)		6,782	81,380
Net Profit (C-D):		3,354	40,252

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, confectionary and Stationary item etc.)	Investment in products (Grocery item, confectionary and Stationary item etc.)	129,000	70,000	199,000
Investment in Mobile Recharge (Flexiload, i-top up, easy load etc.)		6,000	-	6,000
Investment in bKash		50,000	80,000	50,000
Investment in Machineries & Equipment (mobile set, weight machine, Calculator, fan, light etc.)		5,600	-	5,600
Cash in hand		2,500	-	2,500
Advance for Shop		20,000	-	20,000
Debtors (Since January 2016 to at present)		5,000	-	5,000
Decoration (fixture and fittings)		36,900	-	36,900
Total Capital		255,000	150,000	405,000

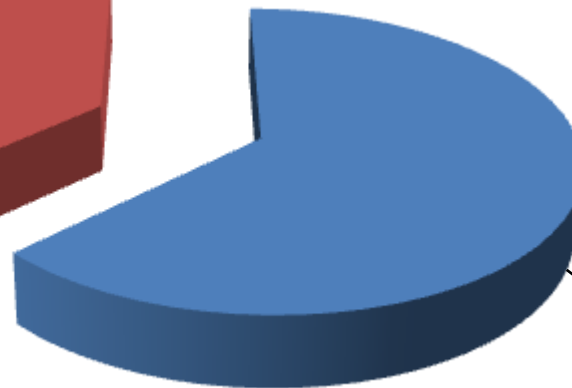
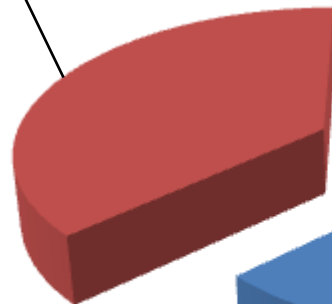
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 255,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 405,000

GTT's
Investment
37%



Entrepreneur's
Contribution
63%

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 products (A)	3,000	84,000	1,008,000	3,600	100,800	1,209,600	3,960	110,880	1,330,560
Estimated Commission on bKash	120	3,360	40,320	142	3,965	47,578	153	4,282	51,384
Estimated Commission on Flexi-load	32	907	10,886	38	1,070	12,846	41	1,156	13,874
Estimated Total Income from Sales & Commission (A)	3,152	88,267	1,059,206	3,780	105,835	1,270,024	4,154	116,318	1,395,817
Cost of products (Product Purchase) (B)	2,550	71,400	856,800	3,060	85,680	1,028,160	3,366	94,248	1,130,976
Gross Profit (C) [C=(A-B)]	602	16,867	202,406	720	20,155	241,864	788	22,070	264,841
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		800	9,600
Conveyance		1,000	12,000		1,000	12,000		1,300	15,600
Provision of bad Debt		4	50		4	50		4	50
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		5,000	60,000		6,000	72,000		6,000	72,000
Proposed Salary (Assistant-1-Nephew)		1,500	18,000		1,800	21,600		2,100	25,200
Bank Charge (DD, PO, SC)		100	1,200		130	1,560		180	2,160
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,200	14,400
Non Cash Item:									
Depreciation Expenses		378	4,530		378	4,530		378	4,530
Total Operating Cost (D)	-	11,582	132,980	-	13,212	158,540	-	14,062	168,740
Net Profit (C-D):	-	5,286	69,426	-	6,944	83,324	-	8,008	96,101
Retained Income			69,426			152,750			248,851

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	75,426	95,324	108,101
1.3	Depreciation Expenses	4,530	4,530	4,530
1.4	Opening Balance of Cash Surplus	-	43,956	71,810
	Total Cash Inflow	229,956	143,810	184,441
2.0	Cash Outflow			
2.1	Product Purchase and bKash	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	43,956	71,810	112,441

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Nephew)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (14Yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 503,851 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

**Presented at 178th as Yunus Centre and 38th In-house
Executive Social Business Design Lab
(GTT) on February 01, 2016 at Grameen Telecom Trust
Premises**

Thank you

Pictures



মেঘা টেলিকম এন্ড

ভ্যারাইটিজ স্টোর

শ্রোঃ মোঃ গোলাম মোস্তফা

য়ন স্বাবলম্বী সংস্থা সংলগ্ন), পুটিমারী, সাঘাটা, গাইবান্ধা-৫৭৬১

01840-951018, 01757-391370

Available Here

- Stationeries
- Petrol
- Mobile
- Groceries
- Flexi load
- Bkash

















লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৩-১৪



৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : লাইবাহা।

বই নম্বর : ০২
লাইসেন্স নং : ১৮
লাইসেন্সধারীর নাম : শ্রীমতী বেণীকান্তা দেবী কান্তারীয়া দেবী তারিখ : ২৪/০৮/১৩
সিদ্ধার্থীর নাম : শ্রী শ্রী: সোমেশ্বর প্রসাদ

ঠিকানা : গ্রাম : কনকপুর পোষ্ট : হুইচীওল
উপজেলা : সাঘাটা, জেলা : লাইবাহা।

পেশার বয়স : ১০ তারিখ পর্যন্ত বৈধ।

ফি হ্রাসের পরিমাণ টাকা : ১০০

গ্রাণ্ড হয়ে তার ব্যবসা/বৃত্তি/পেশা করা হলো। চালিয়ে যাবার জন্য এই লাইসেন্স হলো

তারিখ : ২৪/৮/১৩

[Signature]
মোঃ মোশারফ হোসেন
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, লাইবাহা

₹ 00



₹ 00

पञ्जाब सेवा

संख्या

दिनांक

श्री. राजाराम रामचंद्र शर्मा
वसिष्ठ: 10/10/1950
आम: मुंबई-1
उपस्थ: 5/10/1950
उपस्थान-संस्था
कोम-संस्था

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कोम-संस्था

ERL/1/1/15

Signature

Stamp

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₹ 00



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ERL/1/1/15

Signature

Stamp

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उपस्थान-संस्था
कोम-संस्था

₹ 50



₹ 50

पञ्जाब टिकट

1250000

पंजाब टिकट (आरक्षण) का प्रमाण -
 यो टिकट का
 स्थान: अय्यर आरक्षण
 श्रेणी: अर्थव्यवस्था - अय्यर आरक्षण
 माध्यामिक शैक्षणिक

Signature
 Date
 Signature
 Name
 20/05/2022
 अय्यर आरक्षण
 अय्यर आरक्षण
 अय्यर आरक्षण

य - अय्यर
 अय्यर आरक्षण अय्यर आरक्षण
 20/05/2022

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বাংলাদেশ নির্বাচন কমিশন

সংসদ নির্বাচন / জাতীয় পরিষদ নির্বাচন / জেলা পরিষদ নির্বাচন / পৌরসভা নির্বাচন / মহানগরী পরিষদ নির্বাচন / জেলা পরিষদ নির্বাচন / জাতীয় পরিষদ নির্বাচন



নাম: মোঃ হোসেন মোমেন

NAME: Md. Hossain Momen

পিতা: মোঃ আব্দুল হক মিল্লাহ

পিতার নাম: মোঃ আব্দুল হক মিল্লাহ

DATE OF BIRTH: 05 Nov 1958

ID NO: 3218895112429

আমরা নির্বাচন পরিচালনা করে থাকি। আমাদের কাজ হলো নির্বাচন পরিচালনা করা। আমরা নির্বাচন পরিচালনা করে থাকি। আমাদের কাজ হলো নির্বাচন পরিচালনা করা।

আমরা নির্বাচন পরিচালনা করে থাকি। আমাদের কাজ হলো নির্বাচন পরিচালনা করা।





গ্রামীণ ব্যাংক

মুন্সিংগর সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম হুসেইন

ঋণী নং ৬৫১৭২

গ্রুপ নং ১৫

কেন্দ্র নং ১০১

কেন্দ্রের নাম মুন্সিংগর সাঘাটা

বই ইস্যুর তারিখ ২৫/০১/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর [Signature]



Thank You