



Grameen kalyan

Proposed NU Business Name : Saddam telecom



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Saddam Hossen Vill : Biskha, Post: Biskha, Thana : Fulpur, District: Mymensingh.
Age	:	22Years.
Marital status	:	Married.
Progeny	:	N/A
No. of siblings:	:	4 (four) Brothers and 4 (four) 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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Umme Hani Abdul Hekim Branch: Kaltapara, Group # 10, Center # 14/M, Loan no. 1224/1, Member since: 2006 , First loan: Tk. 5,000, Last GB loan: 25,000, Outstanding: 21,150.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	NU No Nil Nil Nil
Education, till to date	:	H.S.C.

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	No formal training but he has four years experience this business.
Other Own/Family Sources of Income	:	Agricultural.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01736815658.
National ID number	:	19946118122000308
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Md. Azizul Haque, ID No. 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (five thousand) and used agriculture purposes. Subsequently she borrowed loan from GB for several times for different activities including agriculture activities.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	SaddamTelecom .
Address/ Location	:	Biskha bazzar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 3,22,000
Financing	:	Self financing: BDT: 2,22,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 4000 (Four thousand only)
Proposed Salary	:	BDT 6000 (Six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product; <input type="checkbox"/> Various kind of product will be buy & sale. <input type="checkbox"/> Estimated sales is @ Tk. 5,000 per day. <input type="checkbox"/> Estimated Profit is 15% on sales. <input type="checkbox"/> Payback period is estimated 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

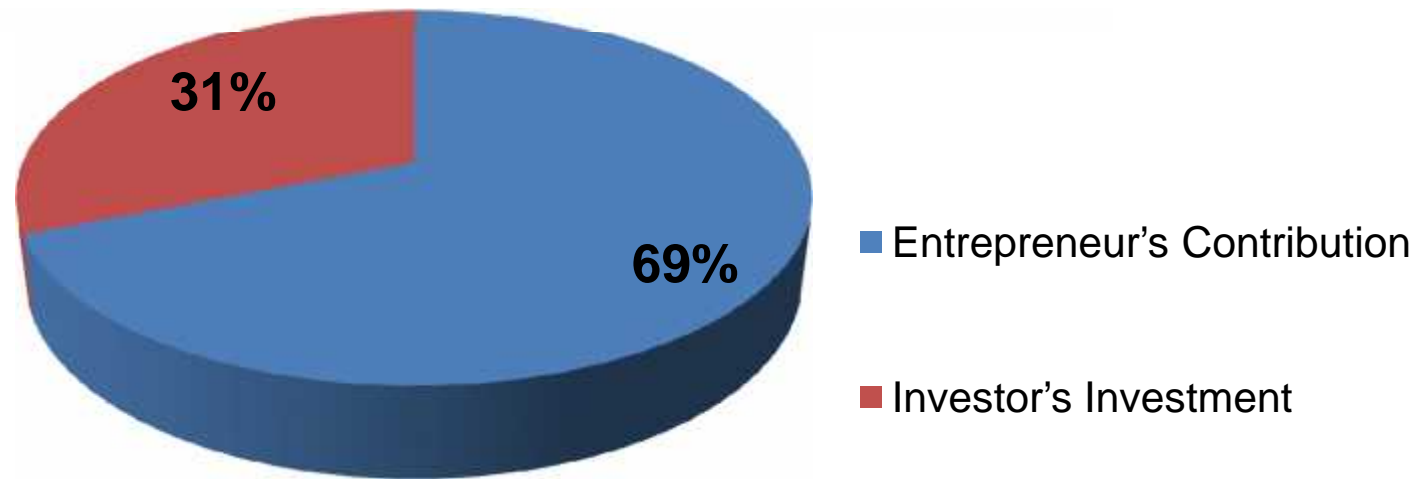
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,500	87,500	1,050,000
Less: Cost of Sales (B)	2,975	74,375	892,500
Gross profit (GP)= [C (A-B)]	525	13,125	157,500
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Shop Rent		600	7,200
Transportation		800	9,600
Mobile bill		300	3,600
Present salary		4,000	48,000
Generater bill		200	2,400
Night guard bill		100	1,200
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			7,000
Total Operating Cost (D)		6,800	88,600
(C-D)Net Profit		6,325	68,900
Retained Income:			68,900

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance	50,000		50,000
Furniture & computer	70,000		70,000
Various RFL Products	35,000	20,000	55,000
Various Mobile set	12,000	40,000	52,000
Mobile & accessories item (various mobile phone set, charger, battery, headphone & etc.	20,000	5,000	25,000
Electronic Item (cable, light, switch & calculators, & etc.	10,000	30,000	40,000
Others cookerries item	15,000	5,000	20,000
Cash in hand	10,000		10,000
Total Capital	222,000	100,000	322,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	222,000	69
Investor's Investment	100,000	31
Total Investment	322,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales	5,000	125,000	1,500,000	5,500	137,500	1,650,000
(B) Total Cost of Sales	4,250	106,250	1,275,000	4,675	116,875	1,402,500
Gross profit (GP)= [C (A-B)]	750	18,750	225,000	825	20,625	247,500
Less:Operating Costs:						
Electricity bill		500	6,000		550	6,600
Shop Rent		600	7,200		660	7,920
Transportation		1,000	12,000		1,100	13,200
Proposed salary-self		6,000	72,000		6,600	79,200
Mobile bill		500	6,000		550	6,600
Generator bill		200	2,400		220	2,640
Night guard bill		100	1,200		110	1,320
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			7,000			7,700
Total Operating Cost (D)		9,400	119,800		10,340	131,780
(C-D)Net Profit		9,350	105,200		10,285	115,720
Retained Income:			105,200			115,720

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2
<u>Cash Intflow</u>		
Opening Balance	10,000	155,200
Capital Infusion by Investor	100,000	
Sales	1,500,000	1,650,000
Total Receipts	1,610,000	1,805,200
<u>Cash Outflow</u>		
Cost of goods sold	1,275,000	1,402,500
Operating expenses	119,800	131,780
Return to investor	60,000	60,000
Total payment	1,454,800	1,594,280
Closing Balance	155,200	210,920

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- lack of sufficient capital.

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Disease.
- Credit sales.
- Political Unrest.

Presented at 25th Ex. SB Design Lab on June 25,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৪-১৫

ক্রমিক নং
77

লাইসেন্স

৩০ নং ডিওসি ইউনিয়ন পরিষদ
গাজীপুর উপজেলা
স্বপ্নাবসিংহ জেলা

বই নম্বর : ০১ তারিখ : ২০১৫

লাইসেন্স নম্বর : ৭৫

লাইসেন্সধারীর নাম : মোহাম্মদ ফৈয়াজ
পিতা/স্বামীর নাম : শ্রীঃ মোহাম্মদ
ঠিকানা : ডিওসি কার্যালয়, গাজীপুর, স্বপ্নাবসিংহ
পেশার ধরন : ফৈয়াজ সামগ্রী বিক্রয়
৩০/১/১৫ খ্রিঃ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২৫৮= কথায় : (দুই শত পঁচাত্তর টাকা)

প্রাপ্ত হয়ে তার ব্যবসা/কৃতি/পেশা ৩০/১/১৫ খ্রিঃ তারিখ পর্যন্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ :

স্বাক্ষর
চেয়ারম্যানের দস্তখত
আব্দুল আশী খান
চেয়ারম্যান
৩০ নং ডিওসি ইউনিয়ন পরিষদ
গাজীপুর, স্বপ্নাবসিংহ।

















NU With his Parents



Thank You

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Uwj Kg, ‡μvKvi xR I Dcnvi mvgMö μq weμq K‡i b Ges
cvkvcwκ Bkash Ges Flexi load K‡i b |