

*Proposed NU Business Name : **Firoja Telecom***  
*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	:	<b>Md. Ferdoush Hossen</b> Vill: Guridohu, Union: 06 no. Guridoho, Post: Dakbangla Bajar, Upazila: Shagata, District: Gaibandha.
Age	:	23 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother 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. Firoja Begum
(iii) Father's name	:	Late Jobed Ali
(iv) GB member's info	:	<i>Branch: Shagata, Centre # 12/mo</i> <i>Loan no.: 4242/2, Member since 18 February 2013</i> <i>First loan: Tk. 5,000</i> <i>Existing loan: Tk. 50,000, Outstanding loan: 30,000</i>
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	:	H.S.C
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.)	:	01 (One) year experience is running his own business. He started the business with BDT 200,000 (Two Lac). He has 06 (Six) Months working experience as an assistant from his Alif Telecom shop in his local area.
Other Own/Family Sources of Income	:	His family's others income from cultivation.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01738333812
NU's National ID No.	:	19933218828000173
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Firoja Begum is a GB member since 18 February 2013 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing cows and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Firoja Telecom</i></b>
Address/ Location	:	Saghata Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 348,000
Financing	:	Self Tk. 268,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From mobile accessories 20%, mobile set 10% and Commission from bKash and Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	From mobile accessories 20%, mobile set 10% and 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 (mobile accessories)	400	11,200	134,400
Sales Income from Mobile set	700	19,600	235,200
Commission on bKash	200	5,600	67,200
Commission on mobile Recharge	81	2,268	27,216
<b>Total Sales/commission (A)</b>	<b>1,381</b>	<b>38,668</b>	<b>464,016</b>
<b>Less: Cost of Sales</b>			
Cost of products (Product purchased)	320	8,960	107,520
Cost of Mobile set (Product purchase)	630	17,640	211,680
<b>Total Cost of Sales (B)</b>	<b>950</b>	<b>26,600</b>	<b>319,200</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>431</b>	<b>12,068</b>	<b>144,816</b>
<b>Less: Operating Cost:</b>			
Electricity bill		150	1,800
Generator bill		150	1,800
Shop Rent		600	7,200
Night Guard bill		100	1,200
Mobile bill		200	2,400
Conveyance		300	3,600
Provision of bad Debt		7	81
Present Salary (Self & family)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b>Non Cash Item:</b>			
Depreciation Expenses		235	2,815
<b>Total Operating Cost (D)</b>		<b>8,141</b>	<b>97,696</b>
<b>Net Profit (C-D):</b>		<b>3,927</b>	<b>47,120</b>

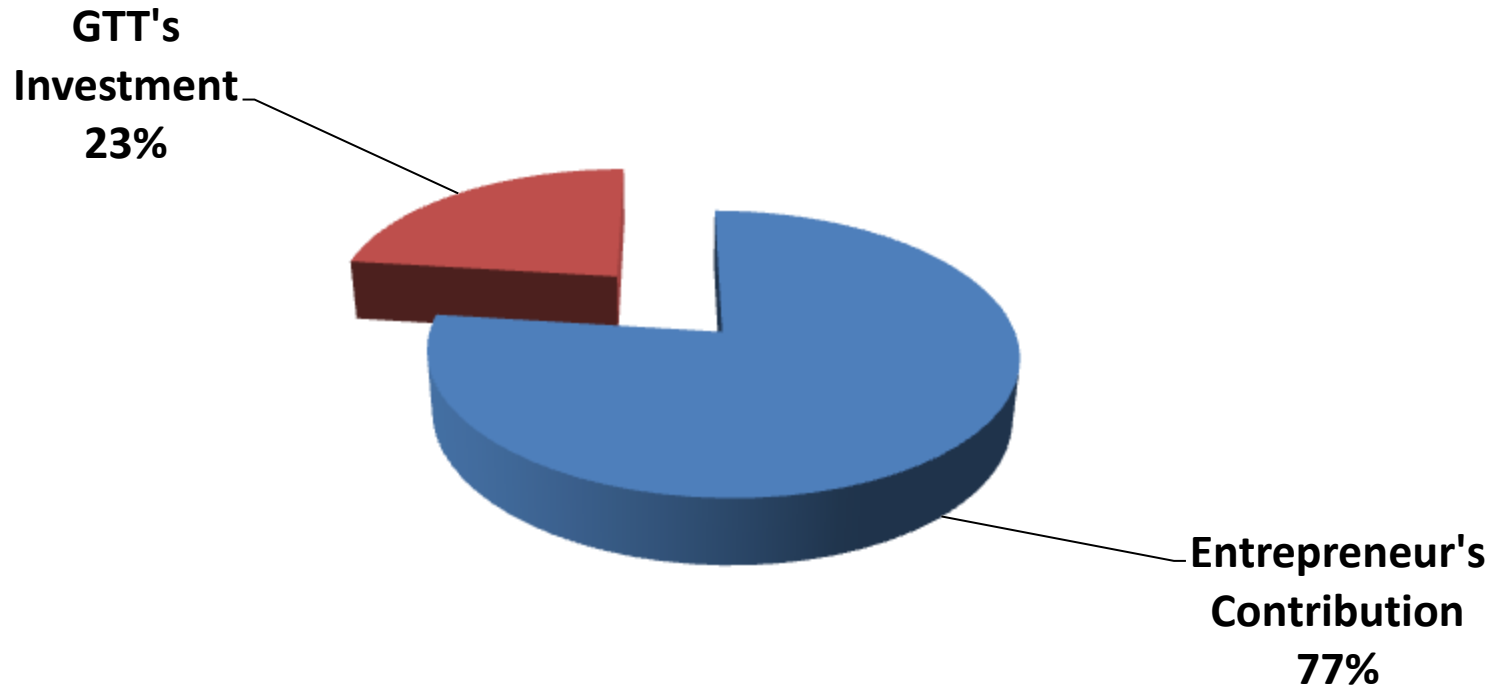


# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Mobile set, mobile accessories-Charger, battery, card reader, head phone, flip cover, screen paper, data cable, speaker etc.)	Investment in products (Mobile set, mobile accessories-Charger, battery, card reader, head phone, flip cover, screen paper, data cable, speaker etc.)	35,000	50,000	85,000
Investment in mobile banking-(bKash, DBBL etc.)	Investment in mobile banking-(bKash, DBBL etc.)	130,000	30,000	160,000
Investment in Mobile Recharge (GP, BL, Robi etc.)		12,000	-	12,000
Investment in Machineries and Equipment (Calculator, fan, light, Mobile set etc.)		3,700	-	3,700
Cash in hand		1,600	-	1,600
Debtors (Since June, 2016 to at present)		8,100	-	8,100
Decoration (fixture and fittings)		22,600	-	22,600
Advance for Shop		55,000	-	55,000
<b>Total Capital</b>		<b>268,000</b>	<b>80,000</b>	<b>348,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 268,000
- GTT's Investment BDT 80,000
- Total Capital BDT 348,000





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (mobile accessories)	700	19,600	235,200	770	21,560	258,720
Estimated Sales Income from Mobile set	1,100	30,800	369,600	1,210	33,880	406,560
Estimated Commission on bKash	320	8,960	107,520	368	10,304	123,648
Estimated Commission on Mobile Recharge	89	2,495	29,938	102	2,869	34,428
<b>Total Sales/commission (A)</b>	<b>2,209</b>	<b>61,855</b>	<b>742,258</b>	<b>2,450</b>	<b>68,613</b>	<b>823,356</b>
Cost of products (Product purchased)	560	15,680	188,160	616	17,248	206,976
Cost of Mobile set (Product purchase)	990	27,720	332,640	1,089	30,492	365,904
<b>Total Cost of Sales (B)</b>	<b>1,550</b>	<b>43,400</b>	<b>520,800</b>	<b>1,705</b>	<b>47,740</b>	<b>572,880</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>659</b>	<b>18,455</b>	<b>221,458</b>	<b>745</b>	<b>20,873</b>	<b>250,476</b>
<b>Less: Operating Cost:</b>						
Electricity bill		200	2,400		300	3,600
Generator bill		150	1,800		200	2,400
Shop Rent		600	7,200		600	7,200
Night Guard bill		100	1,200		200	2,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200
Conveyance		320	3,840		620	7,440
Provision of bad Debt		7	81		7	81
Ownership Transfer Fee		1,433	8,600		950	11,400
Proposed Salary (Self & family)		6,000	72,000		6,500	78,000
Bank Charge (DD, PO, SC)		200	2,400		300	3,600
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200
<b>Non Cash Item:</b>						
Depreciation Expenses		235	2,815		235	2,815
<b>Total Operating Cost (D)</b>	-	<b>10,245</b>	<b>114,336</b>	-	<b>11,111</b>	<b>133,336</b>
<b>Net Profit (C-D):</b>	-	<b>8,210</b>	<b>107,122</b>	-	<b>9,762</b>	<b>117,140</b>
<b>Retained Income</b>			<b>107,122</b>			<b>224,262</b>

**Notes:** 1. Agreed Grace period: Six months

2. Investment Payback schedule: Monthly 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.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	80,000	-
1.2	Net Profit (ownership tr. Fee added back)	115,722	128,540
1.3	Depreciation Expenses	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	65,922
	<b>Total Cash Inflow</b>	<b>197,522</b>	<b>196,262</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Product Purchase	80,000	-
2.2	Investment Payback including Ownership Transfer Fee	51,600	68,400
	<b>Total Cash Outflow</b>	<b>131,600</b>	<b>68,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>65,922</b>	<b>127,862</b>

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Inadequate Capital;

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 472,262 after 2 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 308<sup>th</sup> as Yunus Centre and 85<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on 01 August, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures

# ফেরোজা হেলথ

























# লাইসেন্স ফি আদায় রেজিস্টার

বর্ষ কসং: ২০১৬-২০১৭ই

## ট্রেড লাইসেন্স

# ৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘরঃ ডাকবাংলা বাজার,  
উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

বই নম্বর : ০১ তারিখঃ ১৬-০৭-১৬

লাইসেন্স নং : ১০

প্রতিষ্ঠানের নাম : বকি রোজা ট্রেডিং সেন্টার

লাইসেন্স ধারীর নাম : হুদা-ছোঃ হুদারছোঃ হোসেন হোসেন

পিতা/স্বামী/স্বাঃ : হুদাঃ হুদাঃ হোসেন

ঠিকানা : গ্রামঃ ঘুড়িদহ ইউনিয়নঃ ঘুড়িদহ, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা

পেশার স্বরণ : ট্রেডিং সেন্টার

মেয়াদঃ ৩০ জুন ২০১৭ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ১০০০ টাকা (এক হাজার) (বিকল্পতঃ ১৬০০০০)

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

(মোঃ আতাউর রহমান সরকার)  
সহকারী চেয়ারম্যান  
৬নং ঘুড়িদহ ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।







20-09-23	14m <sup>2</sup>	10/5-	2620/2
22-09-23	"	"	2620/2
22-09-23	"	"	2620/2
20-09-23	"	"	2620/2
28-09-23	"	"	2620/2



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



*Ferdoush*

নাম: **মোঃ ফেরদৌস হোসেন**  
 Name: **MD. FERDOUSH HOSSEN**

পিতা: **মোঃ মোক্কেল আলী**  
 মাতা: **মোছাঃ ফিরোজা বেগম**

Date of Birth: **15 Jan 1993**

ID NO: **19933218828000173**

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশি নাগরিক এবং  
 জন্মের পর থেকে নিবন্ধিত পেশা অধিনে অন্য সেবার জন্য জারি করা হবে।

বিস্তারিত: বঙ্গদেশের অসমতা বন্ধ, কৃষক-স্বত্ব, পুষ্টিসহ, পুষ্টিসহ, কৃষকসহ  
 জাতীয় পরিচয় - ১৯৯৩, পেশা, পরিচয়

প্রশাসনিক কর্মসূচির অধক্ষক

জন্মের তারিখ: 28.08.2038



গ্রামীণ ব্যাংক  
সাহায্যী শাখা..... শাখা

সহজ ঋণের পাশ বই

নাম ..... খিরোজা  
অধী নং ..... ৪২৪২/২  
গ্রুপ নং ..... ০০১  
কেন্দ্র নং ..... ০৫৫  
কেন্দ্রের নাম ..... মুন্সিংহ  
বই ইস্যুর তারিখ ..... ২০১৫/১০  
শাখা ব্যবস্থাপকের স্বাক্ষর ..... [Signature]





喜来马  
XILAINIAO

**Thank You**