

*Proposed NU Business Name : **Khyrul Servicing Center***  
*Business Category: **Telecom & IT Support***



*Business Proposal prepared by: **Md. Jamshed Ali Sarikar, Asst. Officer,***  
***Gobindoganj Unit, Gaibandha.***

*Business Proposal Verified by: **Fahina Yesmin Happy***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Khyrul Islam</i></b> Vill: Chakgobinda, Union:Gobindaganj, Post:Gobindaganj Upazila:Gobindaganj, District: Gaibandha.
Age	:	26 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	Nil
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. Khaleda Begum
(iii) Father's name	:	Md. Mostofa Kamal
(iv) GB member's info	:	<i>Branch:Gobindaganj, Gaibandha, Centre # 31/mo, Loan no.: 10393/1, Membership since July 09, 2010 First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan :Tk.3,660</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Class Eight
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.)	:	09 (Nine) years experience in running his own business. He started the business with BDT 50,000 (Fifty Thousand taka). : He has 05 (Five) months working experience as an assistant in Sujon Telecom in his local area.
Other Own/Family Sources of Income	:	His Father is a Driver and others income from cultivation. Entrepreneur from his earning present business income he has purchased 3.5 decimal land and repaired own house as well as running his own business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01716286966
NU's National ID No.	:	19903223004037711
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Khaleda Begum is a GB member since July 09, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by assisting her son (entrepreneur) in existing business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Khyrul Servicing Center</i></b>
Address/ Location	:	Golapbag Bazar, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk.303,000
Financing	:	Self Tk. 243,000 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 6,500 (Six thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average (from product 20%), Song Download & Servicing 90%.
(ii) Estimated % of proposed gross profit margin	:	On an average (from product 20%), Song Download & Servicing 90% and Mobile Recharge 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

# ***INFO ON EXISTING BUSINESS OPERATIONS***

<b>Particulars</b>	<b>Existing Business (BDT)</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales income from Products	400	11,200	134,400
Income from song download & Servicing	600	16,800	201,600
<b>Total Sales &amp; Services (A)</b>	<b>1,000</b>	<b>28,000</b>	<b>336,000</b>
Less: Cost of Sales / Products	320	8,960	107,520
Less: Cost of Servicing	60	1,680	20,160
<b>Total Cost of sales &amp; Services (B)</b>	<b>380</b>	<b>10,640</b>	<b>127,680</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>620</b>	<b>17,360</b>	<b>208,320</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		600	7,200
Generator bill		300	3,600
Shop rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		300	3,600
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		6,000	72,000
Other Cost (Stationary & Entertainment etc.)		500	6,000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		661	7,928
<b>Total Operating Cost (D)</b>		<b>10,161</b>	<b>121,928</b>
<b>Net Profit (C-D):</b>		<b>7,199</b>	<b>86,393</b>

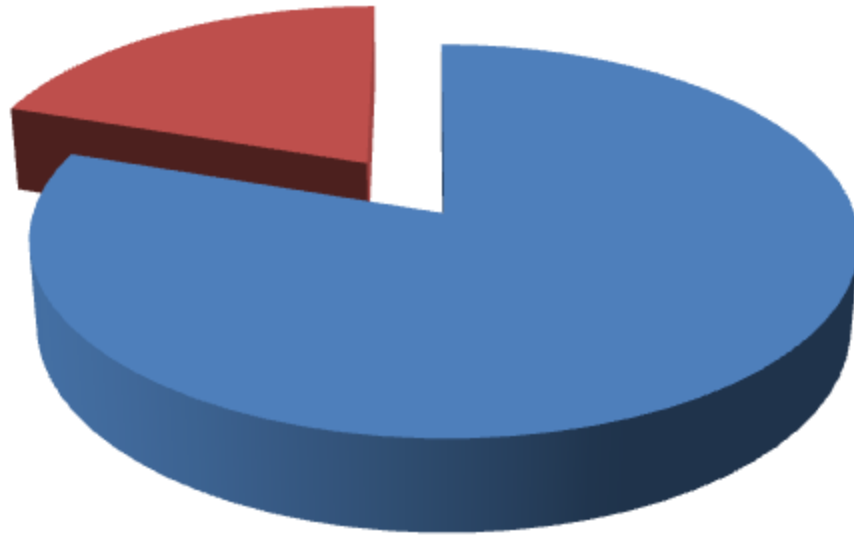
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Mobile charger, battery, memory card, head phone , SIM card, mobile cover & mobile casing etc.)	Investment in products (Different types of Mobile accessories, Mobile card & Touch display etc.)	89,600	50,000	139,600
Investment in Machineries and Equipment (Computer set-1, Sound box, Meter, Power supply, Tatal, Hot gun, Tool box, fan & bulb etc.)		43,850		43,850
Investment in Mobile Recharge		-	10,000	10,000
Cash in Hand		4,210	-	4,210
GB Outstanding Loan		(3,660)	-	(3,660)
Advance for Shop		100,000	-	100,000
Decoration ( fixture and fittings)		9,000	-	9,000
<b>Total Capital</b>		<b>243,000</b>	<b>60,000</b>	<b>303,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 243,000
- GTT's Investment BDT 60,000
- Total Capital BDT 303,000

**GTT's  
Investment 20%**



**Entrepreneur's  
Contribution  
80%**



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

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products	800	22,400	268,800	880	24,640	295,680	968	27,104	81,312
Est. Income from songdownload & Servicing	646	18,088	217,056	711	19,897	238,762	782	21,886	65,659
Estimated Commission on Mobile Recharge	54	1,512	18,144	59	1,663	19,958	65	1,830	5,489
<b>Total Sales &amp; Services (A)</b>	<b>1,500</b>	<b>42,000</b>	<b>504,000</b>	<b>1,650</b>	<b>46,200</b>	<b>554,400</b>	<b>1,815</b>	<b>50,820</b>	<b>152,460</b>
Less: Cost of Sales / Products	640	17,920	215,040	704	19,712	236,544	774	21,683	65,050
Less: Cost of Servicing	65	1,809	21,706	71	1,990	23,876	78	2,189	6,566
<b>Est. Total Cost of sales &amp; Services (B)</b>	<b>705</b>	<b>19,729</b>	<b>236,746</b>	<b>775</b>	<b>21,702</b>	<b>260,420</b>	<b>853</b>	<b>23,872</b>	<b>71,616</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>795</b>	<b>22,271</b>	<b>267,254</b>	<b>875</b>	<b>24,498</b>	<b>293,980</b>	<b>962</b>	<b>26,948</b>	<b>80,844</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		800	2,400
Generator bill		600	7,200		700	8,400		800	2,400
Shop rent		500	6,000		500	6,000		500	1,500
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Night Guard bill		300	3,600		300	3,600		400	1,200
Conveyance bill		1,500	18,000		1,700	20,400		1,900	5,700
Ownership Transfer Fee		500	4,500		500	6,000		500	1,500
Proposed Salary (Family & Self)		6,500	78,000		7,500	90,000		8,500	25,500
Other Cost (Stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,500	4,500
<b>Non Cash Item:</b>		-	-		-	-		-	-
Depreciation Expenses		661	7,928		661	7,928		165	1,982
<b>Total Operating Cost (D)</b>		<b>11,361</b>	<b>134,828</b>		<b>12,761</b>	<b>153,128</b>		<b>14,065</b>	<b>43,682</b>
<b>Net Profit (C-D)</b>		<b>- 10,911</b>	<b>132,427</b>		<b>- 11,738</b>	<b>140,852</b>		<b>- 12,883</b>	<b>37,163</b>
<b>Retained Income</b>			<b>132,427</b>			<b>273,279</b>			<b>310,442</b>

**Notes:** 1. Agreed Grace period: Three 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>Arial</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	136,927	146,852	38,663
1.3	Depreciation Expenses	7,928	7,928	1,982
1.4	Opening Balance of Cash Surplus	4,210	116,644	235,424
	<b>Total Cash Inflow</b>	<b>209,064</b>	<b>271,424</b>	<b>276,069</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	60,000	-	-
2.2	Payback to GB Loan	3,660		
2.3	Investment Payback including Ownership Transfer Fee	27,000	36,000	9,000
	<b>Total Cash Outflow</b>	<b>92,420</b>	<b>36,000</b>	<b>9,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>116,644</b>	<b>235,424</b>	<b>267,069</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 0 Family: 0 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Experience : 9 yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Inadequate Capital;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers.</li><li><input type="checkbox"/> Increasing Demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 553,442 after 2 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li><li><input type="checkbox"/> Seasonal problem .</li></ul>

Presented at 386<sup>th</sup> as Yunus Centre and 114<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on 31<sup>st</sup> October, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures









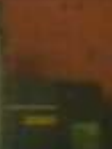


Handybag













মাবাহিলসার্ভিসিং

TIMBER  
ISLAND  
ESLER













ଶୁକ୍ର ଚନ୍ଦ୍ର ଚାନ୍ଦି

୨୦-୨୦-୧୨	୨	୧୦୫୫
୧୧-୧୦-୧୨	୨	୧୦୫୫
୧୧-୧୦-୧୨	୨	୧୦୫୫/୨
୧୨-୧୦-୧୨	୨	୧୦୫୫
୧୨-୧୦-୧୨	୨	୧୦୫୫
୧୨-୧୦-୧୨	୨	୧୦୫୫

# গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

ব্যাংকিংপল পৌরসভা, ফেনা জাইদা

## জন্ম সনদ

(জন্ম নিবন্ধন বর্ড হইতে উদ্ধৃত)

নিবন্ধন বর্ড নং: ০৯

নিবন্ধন তারিখ: ২২/১০/০৯  
দিন মাস বছর

সনদ ইস্যুর তারিখ: ২২/১০/০৯  
দিন মাস বছর

ব্যক্তিগত পরিচিতি নং: ১|৯|৯|০|৬|২|২|৬|০|০|৫|০|৬|৭|৭|১|১

নাম: শ্রী: শাহীজুল ইসলাম

জন্ম তারিখ: সংখ্যায় (ক্র): ০৯ - ০৬ - ১৯৯০ লিঙ্গ:  মারী  পুরুষ

তথ্য (ক্র): এক পুত্র উনিষষ্ঠ নম্বর

জন্মস্থান: চক জোবিন্দ, জোবিন্দগঞ্জ, গাইবান্ধা

পিতার নাম: শ্রী: জোজ্জা কামাল জাতীয়তা: বাংলাদেশি

মাতার নাম: শ্রী: শাহেদা বেগম জাতীয়তা: বাংলাদেশি

স্থায়ী ঠিকানা: জোজ্জা কামাল চক জোবিন্দ, পোষ্ট কোড: ০৪

ব্যাংকিংপল পৌরসভা, ফেনা জাইদা

(অপুচ্ছকরণী স্বাক্ষর ও নামসহ সীল)



(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

নিবন্ধক জোজ্জা কামাল

ব্যাংকিংপল পৌরসভা, ফেনা জাইদা



গ্রামীণ ব্যাংক  
গোবিন্দগঞ্জ শাখা

## সহজ ঋণের পাশ বই

নাম

সোমেন্দ্র

ঝলী নং

১০৩৩/৩

গ্রুপ নং

কেন্দ্র নং

১০৩৩/৩

কেন্দ্রের নাম

গোবিন্দগঞ্জ শাখা

বই ইস্যুর তারিখ

১৭/১২

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank you for your time  
and attention