

Proposed NU Business Name : **Barsha Telecom**
Business Category: **General Retail & Wholesale**



Business Proposal Identified by: **Md. Abdur Rohim, Asst. Officer, Rohonpur Unit,
Chapainawabganj**

Business Proposal Prepared by: **Naznin Akther**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Khidul Hoque</i> Vill: Mohanpur, Union: Boaliai, Post: Alampur, Upazila: Gomostapur, District: Chapainawabganj.
Age	:	30 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	02 (Two) Brothers and 03 (Three) 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. Manoara Begum
(iii) Father's name	:	Md. Toimur Rahman
(iv) GB member's info	:	<i>Branch: Doldoli Bhulahat, Gomostapur, Centre # 03/mo, Loan no.: 1314/2, Membership from 2003 to 2010 First loan: Tk. 5,000 Existing loan: Nil, Last Loan: Tk. 12,000</i>
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	:	Class Three
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.)	:	05 (Five) years experience in running his own business. He started the business with BDT 40,000 (Forty thousand). He has 06 (Six) months working experience in a local easy bike servicing & mobile servicing shop. He has 05 (Five) years working experience as a mason.
Other Own/Family Sources of Income	:	His father's income from agriculture. His 01 (One) brother's income from business (wood business). From the income of this business, He built a house.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740880263
NU's National ID No.	:	7013731933106
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Manoara Begum was a GB member from 2003 to March 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for purchasing cow and cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Barsha Telecom</i>
Address/ Location	:	Mini bazar, Gomostapur, Chapainawabganj.
Total Investment in BDT	:	Tk. 379,000
Financing	:	Self Tk. 279,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10% & servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10% & servicing 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	3,000	78,000	936,000
Income from servicing	450	11,700	140,400
Total income from Sales & Servicing (A)	3,450	89,700	1,076,400
Less: Cost of Sales / Products (B)	2,700	70,200	842,400
Gross Profit (C) [C=(A-B)]	750	19,500	234,000
Less: Operating Cost:			
Electricity bill		700	8,400
Shop Rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		60	720
Conveyance bill		800	9,600
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant - 01)		3,000	36,000
Other Cost (Stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		1,715	20,577
Total Operating Cost (D)		14,675	176,102
Net Profit (C-D):		4,825	57,898

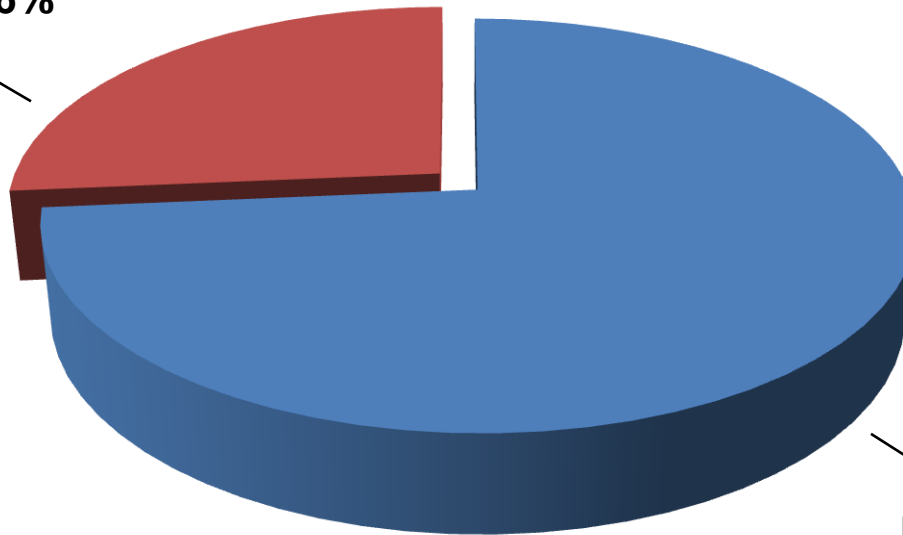
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (electric products, mobile accessories, easy bike parts and easy bike accessories etc.)	Investment in products (electric products, mobile accessories, easy bike parts and easy bike accessories etc.)	102,153	100,000	202,153
Investment in Machineries, Equipment & Tools (IPS, computer set, wind blowing machine, hot gun, power supply, hammer, wrench, servicing related accessories, bulb and fan etc.)		125,410		125,410
Cash in hand		3,267		3,267
Advance for Shop		30,000		30,000
Debtors (Since July, 2016 to at present)		520		520
Decoration (fixture and fittings)		17,650		17,650
Total Capital		279,000	100,000	379,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 279,000
- GTT's Investment BDT 100,000
- Total Capital BDT 379,000

**GTT's
Investment 26%**



**Entrepreneur's
Contribution
74%**

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	4,500	117,000	1,404,000	5,400	140,400	1,684,800	5,994	155,844	1,870,128
Estimated income from servicing	500	12,987	155,844	559	14,545	174,545	599	15,564	186,763
Estimated total income from Sales & Servicing (A)	5,000	129,987	1,559,844	5,959	154,945	1,859,345	6,593	171,408	2,056,891
Less: Cost of Sales / Products (B)	4,050	105,300	1,263,600	4,860	126,360	1,516,320	5,395	140,260	1,683,115
Gross Profit (C) [C=(A-B)]	950	24,687	296,244	1,099	28,585	343,025	1,198	31,148	373,776
Less: Operating Cost:									
Electricity bill		1,000	12,000		1,200	14,400		1,300	15,600
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		110	1,320		160	1,920		210	2,520
Conveyance		1,300	15,600		1,800	21,600		2,300	27,600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000
Proposed Salary (Assistant - 01)		3,000	36,000		4,000	48,000		4,500	54,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		0	5		0	5		0	5
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,300	15,600
Non Cash Item:									
Depreciation Expenses		1,715	20,577		1,715	20,577		1,715	20,577
Total Operating Cost (D)	-	18,047	212,232	-	20,997	251,962	-	23,147	277,762
Net Profit (C-D)	-	6,640	84,012	-	7,589	91,064	-	8,001	96,015
Retained Income			84,012			175,076			271,090

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	88,012	99,064	104,015
1.3	Depreciation Expenses	20,577	20,577	20,577
1.4	Opening Balance of Cash Surplus	-	84,589	156,229
	Total Cash Inflow	208,589	204,229	280,820
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	84,589	156,229	232,820

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 01 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Quality of service;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience : 10 years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and services as per demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 550,090 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors.

Presented at 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





















ক্রমিক নং ৩৩০

ইউপি ফর্ম নং ১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-২০১৬



বোয়ালিয়া ইউনিয়ন পরিষদ

উপজেলা : গোমস্তাপুর, জেলা : চাঁপাইনবাবগঞ্জ।

ঃ লাইসেন্স ঃ

লাইসেন্স নং- ১১৫/১১

ইউপি নং- ০৫

তারিখ : ০৬/০৬/১৬

বর্ষক হোমস্টিক্স

লাইসেন্সধারীর নাম : মোঃ কাইয়ুম হামিদ

পিতা/স্বামীর নাম : মোঃ ভৈল্লুর আলী

ঠিকানা : গ্রাম : মোহনপুর, পঞ্চ মোহনপুর, গোমস্তাপুর, চাঁপাইনবাবগঞ্জ।


পেশার ধরণ : মোবাইল মোবাইল ও মাইকিং সেক্টর

তারিখ পর্যন্ত বৈধ ০৬/০৬/১৬

ফিস প্রদানের পরিমাণ টাকা (কথায় : ২০০/- দুই শতটাকা) মাত্র।

প্রাপ্ত হারে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এ লাইসেন্স প্রদান করা হলো।

তারিখ ০৬/০৬/১৬


০৬/০৬/১৬
চেয়ারম্যানের পদে
গোমস্তাপুর



গ্রামীণ ব্যাংক

মহাজ গ্রামের দাশবই

নাম

কেন্দ্রের নাম

শাখা

১২৫৪
মুন্সীগঞ্জ
ডাঃ হেড




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

নাম: মোঃ কাইদুল হক
Name: Md Khidul Hoque
পিতা: মোঃ তৈয়বুর রহমান
মাতা: মোসাঃ মনোয়ারা বেগম
Date of Birth: 01 Jan 1986
ID NO: 7013731933106

এই কাডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: মোহনপুর, ডাকঘর: আলমপুর - ৬৩২০, গোমতাপুর,
চাঁপাইনবাবগঞ্জ


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৯/০৮/২০০৮



Thank You