



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Seyam Telecom & Cosmetics**  
**Business Category: Telecom & It Support**



**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	:	<b>Md. Apple Mahmud</b> Vill: Pobontayeer, Union: 06 no. ghuridhoho, Post: Dakbangla, Upazila: Saghata, District: Gaibandha.
Age	:	25 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Brothers
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. Angur Begum
(iii) Father's name	:	Md. Mofazzol Hossen
(iv) GB member's info	:	<i>Branch: Jumarbari, Saghata, Centre # 50/mo</i> <i>Loan no.: 7171, Member since 19 April 2001</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	:	S.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.)	:	05 (Five) years experience is running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His Father's income from Cloth business and Younger brother's income from entrepreneur business as an assistant.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01711039552
NU's National ID No.	:	19903218828000110
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Angur Begum is a GB member since 19 April 2001 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband in existing cloth business.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Seyam Telecom &amp; Cosmetics</b>
Address/ Location	:	Dakbangla Bazar, Gaibandha.
Total Investment in BDT	:	Tk. 587,000
Financing	:	Self Tk. 437,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Products 15%, Commission from bKash and Mobile Recharge 100%, photocopy & Studio activities 70%.
(ii) Estimated % of proposed gross profit margin	:	From Products 15%, Commission from bKash and Mobile Recharge 100%, photocopy & Studio activities 70%.
(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	1,800	50,400	604,800
Commission on bKash	80	2,240	26,880
Commission on Flexi-load	54	1,512	18,144
income from Photocopy & photo Studio activities	200	5,600	67,200
<b>Total Income from Sales &amp; Services (A)</b>	<b>2,134</b>	<b>59,752</b>	<b>717,024</b>
Cost of products (Product Purchase)	1,530	42,840	514,080
Cost of Photocopy & Studio activities (Materials cost)	60	1,680	20,160
<b>Total cost of sales and Services (B)</b>	<b>1,590</b>	<b>44,520</b>	<b>534,240</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>544</b>	<b>15,232</b>	<b>182,784</b>
<b>Less: Operating Cost:</b>			
Electricity bill		800	9,600
Night Guard bill		100	1,200
Shop self		-	-
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Provision of bad Debt		18	210
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-01-brother)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		2,382	28,580
<b>Total Operating Cost (D)</b>		<b>12,299</b>	<b>147,590</b>
<b>Net Profit (C-D):</b>		<b>2,933</b>	<b>35,194</b>



# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Electronics item, Cosmetics item and Stationary item etc.)	Investment in products (Electronics item, Cosmetics item and Stationary item etc.)	151,000	70,000	221,000
Investment in Mobile Recharge (Flexiload, i-top up, easy load etc.)		8,000	-	8,000
Investment in bKash		50,000	80,000	130,000
Investment in Machineries & Equipment (computer, printer, scanner, photocopy machine, T.V, camera, I.P.S mobile set, Calculator, fan, light etc.)		164,000	-	164,000
Cash in hand		3,200	-	3,200
Debtors (Since January 2016 to at present)		21,000	-	21,000
Decoration (fixture and fittings)		39,800	-	39,800
<b>Total Capital</b>		<b>437,000</b>	<b>150,000</b>	<b>587,000</b>

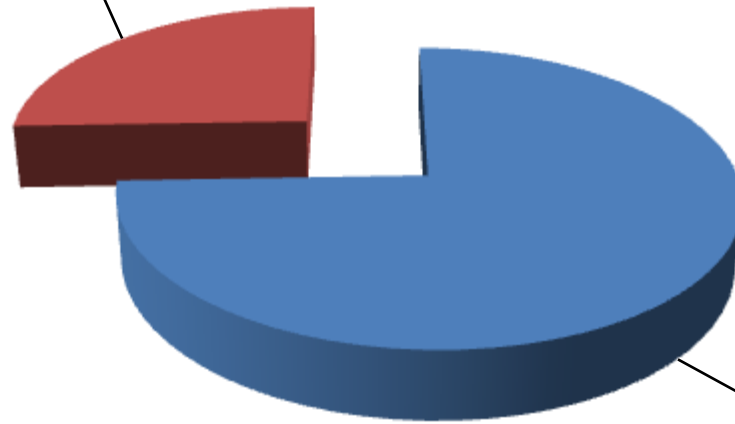
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 437,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 587,000

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 (A)	2,500	70,000	840,000	2,750	77,000	924,000	2,943	82,390	988,680
Estimated Commission on bKash	200	5,600	67,200	230	6,440	77,280	246	6,891	82,690
Estimated Commission on Flexi-load	59	1,663	19,958	65	1,830	21,954	70	1,958	23,491
Estimated income from Photocopy & photo Studio activities	300	8,400	100,800	330	9,240	110,880	353	9,887	118,642
<b>Estimated Total Income from Sales &amp; Services (A)</b>	<b>3,059</b>	<b>85,663</b>	<b>1,027,958</b>	<b>3,375</b>	<b>94,510</b>	<b>1,134,114</b>	<b>3,612</b>	<b>101,125</b>	<b>1,213,502</b>
Cost of products (Product Purchase)	2,125	59,500	714,000	2,338	65,450	785,400	2,501	70,032	840,378
Cost of Photocopy & Studio activities (Materials cost) (B)	90	2,520	30,240	99	2,772	33,264	106	2,966	35,592
<b>Total cost of sales and Services (B)</b>	<b>2,215</b>	<b>62,020</b>	<b>744,240</b>	<b>2,437</b>	<b>68,222</b>	<b>818,664</b>	<b>2,607</b>	<b>72,998</b>	<b>875,970</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>844</b>	<b>23,643</b>	<b>283,718</b>	<b>939</b>	<b>26,288</b>	<b>315,450</b>	<b>1,005</b>	<b>28,128</b>	<b>337,532</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,100	13,200		1,200	14,400
Night Guard bill		150	1,800		200	2,400		250	3,000
Shop self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		900	10,800
Conveyance		1,500	18,000		1,500	18,000		1,800	21,600
Provision of bad Debt		18	210		18	210		18	210
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		8,000	96,000
Proposed Salary (Assistant-1-brother)		3,000	36,000		3,500	42,000		4,000	48,000
Bank Charge (DD, PO, SC)		100	1,200		130	1,560		180	2,160
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		2,382	28,580		2,382	28,580		2,382	28,580
<b>Total Operating Cost (D)</b>	-	<b>17,649</b>	<b>205,790</b>	-	<b>19,529</b>	<b>234,350</b>	-	<b>20,629</b>	<b>247,550</b>
<b>Net Profit (C-D):</b>	-	<b>5,994</b>	<b>77,928</b>	-	<b>6,758</b>	<b>81,100</b>	-	<b>7,498</b>	<b>89,982</b>
<b>Retained Income</b>			<b>77,928</b>			<b>159,029</b>			<b>249,010</b>

**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.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	83,928	93,100	101,982
1.3	Depreciation Expenses	28,580	28,580	28,580
1.4	Opening Balance of Cash Surplus	-	76,508	126,189
	<b>Total Cash Inflow</b>	<b>262,508</b>	<b>198,189</b>	<b>256,750</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase and bKash	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>76,508</b>	<b>126,189</b>	<b>184,750</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Brother)  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (5Yrs);

## **W**EAKNESS

- Can not supply goods and Services as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 686,010 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Fire;

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

*Thank you*

Pictures































ইউনিয়ন ফর্ম-১৩

# লাইসেন্স ফি আদায় রেজিস্টার

বর্ষ বসন্তঃ ২০১৫-২০১৬ইং



## ৬নং মুড়িদহ ইউনিয়ন পরিষদ

ডাকঘর: ডাকবাংলা বাজার,  
উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

কী নম্বর: ১০২ তারিখ: ২১/১১/১৫-৬

পরিষদের নাম: ১. ৬নং

লাইসেন্স ধারীর নাম: ২. সিরাজুল হক কমান্ডেট

বিত্ত/স্বামী/পেচা: ৩. মোঃ হোসেন মাহমুদ


ঠিকানা: ৪. ৬নং মুড়িদহ ইউনিয়ন, উপজেলা: সাঘাটা, জেলা: গাইবান্ধা

সেবার ধরন: ৫. মৌলিক ১-৬ কমান্ডেট

মেয়াদ: ৩০ জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ: ২০০/- টাকা (কম্বার) ডিক্রিট প্রকৃত রূপে

এই ফি প্রদানের পরে তার ব্যবসা/কৃষি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

  
(মোঃ আতাউর রহমান সরকার)  
চেয়ারম্যান

৬নং মুড়িদহ ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।



ਪੰਜਾਬੀ ਭਾਸ਼ਾ ਦਾ ਪੜ੍ਹਾਈ ਪੁਸਤਕ

੨੦-੦੨-੨੫ ਈ. ਆਰਟੀ ਪਿਛੋ - ੨੨੦੮

੨੧-੦੨-੨੬ ਈ. ਆਰਟੀ ਪਿਛੋ - ੨੨੦੯

੨੨-੦੨-੨੭ ਈ. ਆਰਟੀ ਪਿਛੋ - ੨੨੧੦

੨੩-੦੨-੨੮ ਈ. ਆਰਟੀ ਪਿਛੋ - ੨੨੧੧

੨੪-੦੨-੨੯ ਈ. ਆਰਟੀ ਪਿਛੋ - ੨੨੧੨

੨੫-੦੨-੩੦ ਈ. ਆਰਟੀ ਪਿਛੋ - ੨੨੧੩

੨੬-੦੨-੩੧ ਈ. ਆਰਟੀ ਪਿਛੋ - ੨੨੧੪

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আলম মোস্তফা  
Name: Md. Apple Mahmud

পিতা: মোঃ মোস্তফা বেগম

তারিখ: মোঃ আলম মোস্তফা  
Date of Birth: 25 Feb 1980

ID NO: 19903218828000110

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকার কর্তৃক প্রদত্ত। এটি বাংলাদেশ সরকারের আইন অনুযায়ী প্রদত্ত।  
এই পরিচয়পত্রটি কেবল বাংলাদেশের ভিতরেই ব্যবহার করা যাবে। এটি অন্য কোনো দেশে প্রযোজ্য নয়।  
স্বাক্ষর: মোঃ আলম মোস্তফা, জন্মতারিখ: ২৫ ফেব্রুয়ারি ১৯৮০, পিতা: মোঃ মোস্তফা বেগম, বাড়ি: ঢাকা।

Signature

স্বাক্ষরিত: মোঃ আলম মোস্তফা, তারিখ: ০১/০২/২০২০





৫৫২৩৭



গ্রামীণ ব্যাংক  
কুমার বাড়ী ন'ম্বাটা শাখা

সহজ ঋণের পাশ বই

নাম ..... আব্দুল ক্বিম  
কর্মী নং ..... ৭১৭১  
জেপ নং ..... ০৯  
কেন্দ্র নং ..... ৫০১৫  
কেন্দ্রের নাম ..... খুন্দিহর  
বই ইস্যুর তারিখ ..... ২০১০  
শাখা ব্যবস্থাপকের স্বাক্ষর .....





The image shows an open book or document held by the man. The left page contains text in a non-Latin script, likely Burmese, with a title that appears to be "အိမ်ထောင်ရေးစာတမ်း" (Marriage Certificate). The right page is a table with multiple columns and rows, containing numerical data. The text and table are somewhat blurry but clearly legible.

**Thank You**