



Grameen Kalyan

Proposed NU Business Name: Bhai Bon Telecom.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Basir Mia. Vill: Kakchor, Post: Dorilya, Upazilla : Trishal, District: Mymensingh.
Age	:	26 Years
Marital status	:	Married
Children	:	1 (Son) & 1 (Daughter)
No. of siblings:	:	3 (Brothers) & 1 (Sister)
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. Nurjahan Begum.
(iii) Father's name	:	Md. Abdul Khalek
(iv) GB member's info	:	Branch: Kanihary Trishal, Group # 02, Centre # 31/m, Loan no. 4209, Member since: 2012, First loan: Tk. 5,000, Existing loan: 18,000, Outstanding: 18,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class ten

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.)	:	He has 8 years work experience in this business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01946291393
N ID	:	19906119466000227
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 5,000 (five thousand) and used the money in agriculture. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Bhai Bon Telecom.
Address/ Location	:	Borma Bazar, Trishal, Mymensingh.
Total Investment	:	BDT = 2,97,800
Financing	:	Self financing: BDT = 1,97,800 Required Investment: BDT = 1,00,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Different Kinds of Products will be buy & Sale. ➤ Estimate sales is about BDT. @ Tk. 4,000 per day. ➤ Mobile banking service is here such as bkaash, flexi load, etc; ➤ Estimate Profit is about mobile accessories and other item 15% on sales ➤ Estimated average profit from mobile service @ tk.4.5% on per thousand; ➤ Pay back period is 3 years; ➤ Expected date to expand the project as soon as possible.

EXISTING BUSINESS OF NOBIN UDYOKTTA

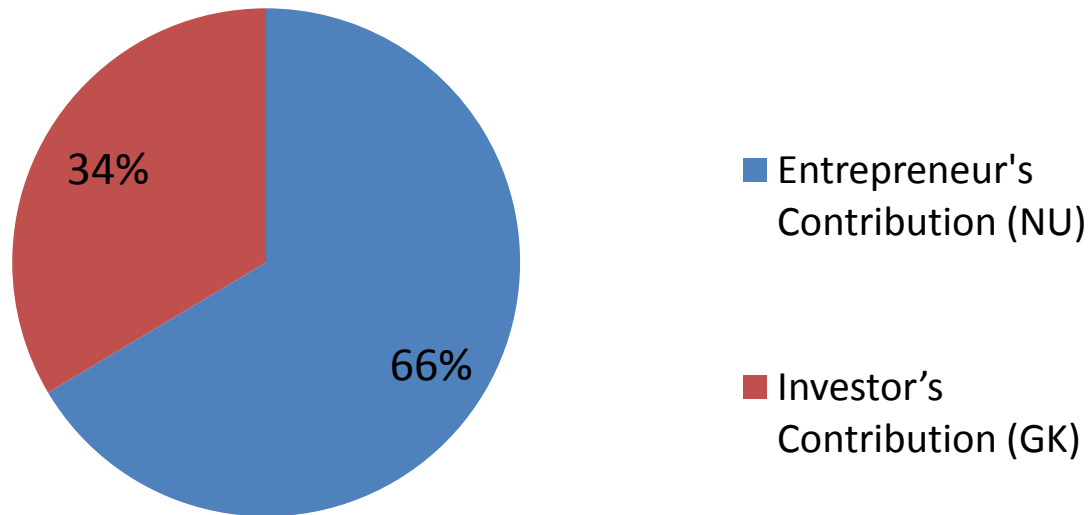
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales	3000	75000	900000
Income from sound system service	100	2500	30000
Income from Mobile bkash Service	200	5,000	60,000
Income from laundry service	150	3,750	45,000
Total Revenue(A)	3,450	86,250	1,035,000
Cost of Sales(B)	2,550	63,750	765,000
Gross profit (GP) [C=(A-B)]	900	22,500	270,000
<u>Less:Operating Costs:</u>			
Shop rent		600	7,200
Electricity bill		1,000	12,000
Transportation		1,000	12,000
Mobile bill		600	7,200
Night guard		150	1,800
Salary-self		4,000	48,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		7,850	98,200
(C-D) Net Profit:		14,650	171,800

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop advance	10,000	-	10,000
Furniture (Decoration)	13,000	-	13,000
Laptop-1	15,000		15,000
Fan for sale 23*1500	34,500		
Electric item (cable, bulb, socket, multiplug and other electric items)	20,000	25,000	
bkash	50,000	20,000	70,000
Flexi load (GP, BL, Robi, Airtel, Teletalk)	10,000	10,000	20,000
Mobile set (for sale)	18,000	40,000	58,000
Sim Card (GP,Airtel, BL & Others)	7,300		7,300
Memory card, Battery, and Mobile Charger	10,000	5,000	15,000
Others	5,000		5,000
Cash in Hand	5,000	-	5,000
Total	197,800	100,000	297,800

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution (NU)	197,800	66
Investor's Contribution (GK)	100,000	34
Total Investment	297,800	100



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
Revenue:									
Estimated Sales	4,000	100,000	1,200,000	4,400	110,000	1,320,000	4,840	121,000	1,452,000
Income from Flexi & bkaash service	250	6,250	75,000	275	6,875	82,500	303	7,563	90,750
Income from sound system Service	150	3,750	45,000	165	4,125	49,500	182	4,538	54,450
Income from laundry service	200	5,000	60,000	220	5,500	66,000	242	6,050	72,600
(A) Total Revenue	4,600	115,000	1,380,000	5,060	126,500	1,518,000	5,566	139,150	1,669,800
Cost of sales	3,400	85,000	1,020,000	3,570	89,250	1,071,000	3,749	93,713	1,124,550
(B) Total Cost of Sales	3,400	85,000	1,020,000	3,570	89,250	1,071,000	3,749	93,713	1,124,550
Gross profit (GP)= [C (A-B)]	1,200	30,000	360,000	1,490	37,250	447,000	1,818	45,438	545,250
Less: Operating Costs:									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Transportation		1,200	14,400		1,260	15,120		1,323	15,876
Shop Rent		600	7,200		630	7,560		662	7,938
Proposed salary-self		6,000	72,000		6,300	75,600		6,615	79,380
Mobile bill		800	9,600		840	10,080		882	10,584
Night guard bill		150	1,800		158	1,890		165	1,985
Other Expenses		200	2,400		210	2,520		221	12,000
Non Cash Item:									
Depreciation Expenses			5,000			5,000			5,000
Total Operating Cost (D)		9,950	124,400		10,448	130,370		10,970	145,993
(C-D)Net Profit		20,050	235,600		26,803	316,630		34,468	399,258
Retained Income:			235,600			316,630			399,258

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months of grace period.

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	5,000	120,600	199,230
Capital Infusion by Investor	100,000		
Sales	1,200,000	1,320,000	1,452,000
Total Receipts	1,305,000	1,440,600	1,651,230
<u>Cash Outflow:</u>			
Cost of goods sold	1,020,000	1,071,000	1,124,550
Operating expenses	124,400	130,370	145,993
Return to Investor	40,000	40,000	40,000
Total payment	1,184,400	1,241,370	1,310,543
Closing Balance	120,600	199,230	340,687

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
- Ownership in his own name.
- Skill & experience: 8 years

WEAKNESS

- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Pay back period is three years.

THREATS

- Theft;
- Local competitor.

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

ইউনিয়ন ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

বর্ষ বহর ২০২৫ - ২০২৬

লাইসেন্স

স্বাক্ষরিত

৫৫

ইউনিয়ন পরিষদ

উপজেলা

জেলা

তারিখ: ২০/৬/২৬

লাইসেন্স নম্বর: ০৯

লাইসেন্স নম্বর: ২৫৬/২০২৬

লাইসেন্সধারীর নাম: ডেই শেফন মেনিকম

পিতা/পূর্ব নাম: মো: মো: হাদির হুসাইন

ঠিকানা: হুসা কনস্ট্রাক্শন, কামিনিয়া, শিখারাম, কামিনিয়া

পেশার ধরন: ডেইশিয়াম

০৯/০৬/২০২৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২৫৬/-

কর্তা: (হুই হাও হুই হাও হুই)

এতে করে তার ব্যবসা/পূর্বি/পেশা ডেইশিয়াম চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ২০/৬/২৬ ইং।

স্বাক্ষরিত

স্বাক্ষরিত

My Shop and me





জাই বোন টেলিকম

প্রোগ্রাম - মোঃ বাছির মিয়া

মোবাইল : ০১৯৪৬-২৯১৩৯৩

বিকাশ এজেন্ট : ০১৭০০-৬৭০৪৩৪

এখানে মোবাইল সেট, চার্জার, ব্যাটারী, ইন্টারনেট কার্ড, ফিচার কার্ড ও সকল প্রকার সিম কার্ড, মেমোরি কার্ড, হার্ডি, ইলেকট্রিক মালমাল, পাইকারী ও খুচরা বিক্রয় করা হয়।

বড়মা বাজার, ত্রিশাল, ময়মনসিংহ।

আমাদের পছন্দের SIM বেছে নেওয়া



এখানে ব্যয়মাত্রিক পছন্দের সিম কিনতে করা হয়



ইন্টারনেট

ফ্রি লোড

টেলিচার্জ

টেলিকম











NU with Mother





Thank You