



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name M/S Shahin Telecom

Business Category: Telecom and IT Support



Business Proposal Identified by: Md. Farid Uddin, Assist. Offi. Sadar, Rangpur
Business Proposal Prepared by: Md. Sohidullah, Area Manager, Rangpur
Business Proposal Verified by: Md. Anwar Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shahin Mia Vill: Moshamary, Union: 07 no. Latifpur, Post: Jaigir hat, Upazila: Mithapukur, District: Rangpur.
Age	:	24 years
Marital status	:	Married
Children	:	02 (Two) Sons.
No. of siblings:	:	03 (Three) Brothers 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. Rokshana Begum
(iii) Father's name	:	Md.Abdul Monuf Sarkar
(iv) GB member's info	:	<i>Branch:</i> Kumorganj, Mithapukur, Rangpur, <i>Centre #</i> 51/mo, <i>Loan no.:</i> 9615, Membership in 2004 to since 2012 First loan: Tk. 5,000, Existing loan: Nil, Last loan: Tk. 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	:	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.)	:	03(Three) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand) He has 03 years working experience as an assistant of Sohid Telecom at jaigir Bazar Mithapukur, Rangpur.
Other Own/Family Sources of Income	:	His Father's income from agriculture & elder brother's income from Vegetable business and younger brother's income from confectionary business in Dhaka
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01750764162
NU's National ID No.	:	19928515867000208
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rokshana Begum is a GB member Membership in 2004 to since 2012 at first she took GB loan BDT 5,000 (five thousand).
- Successively several times she utilized GB loan for cultivation , purchasing cows and installation Tube-well.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Shahin Telecom</i>
Address/ Location	:	Jaigir Bazar, Mithapukur, Rangpur,
Total Investment in BDT	:	Tk. 356,000
Financing	:	Self Tk. 256,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (five thousand)
Proposed Salary	:	BDT 6,000 (six thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products (mobile accessories item) 20%, mobile set 10%, Flexi-load & bkaash 100% . On products (mobile accessories item) 20%, mobile set 10%, Flexi-load & bkaash 100% .

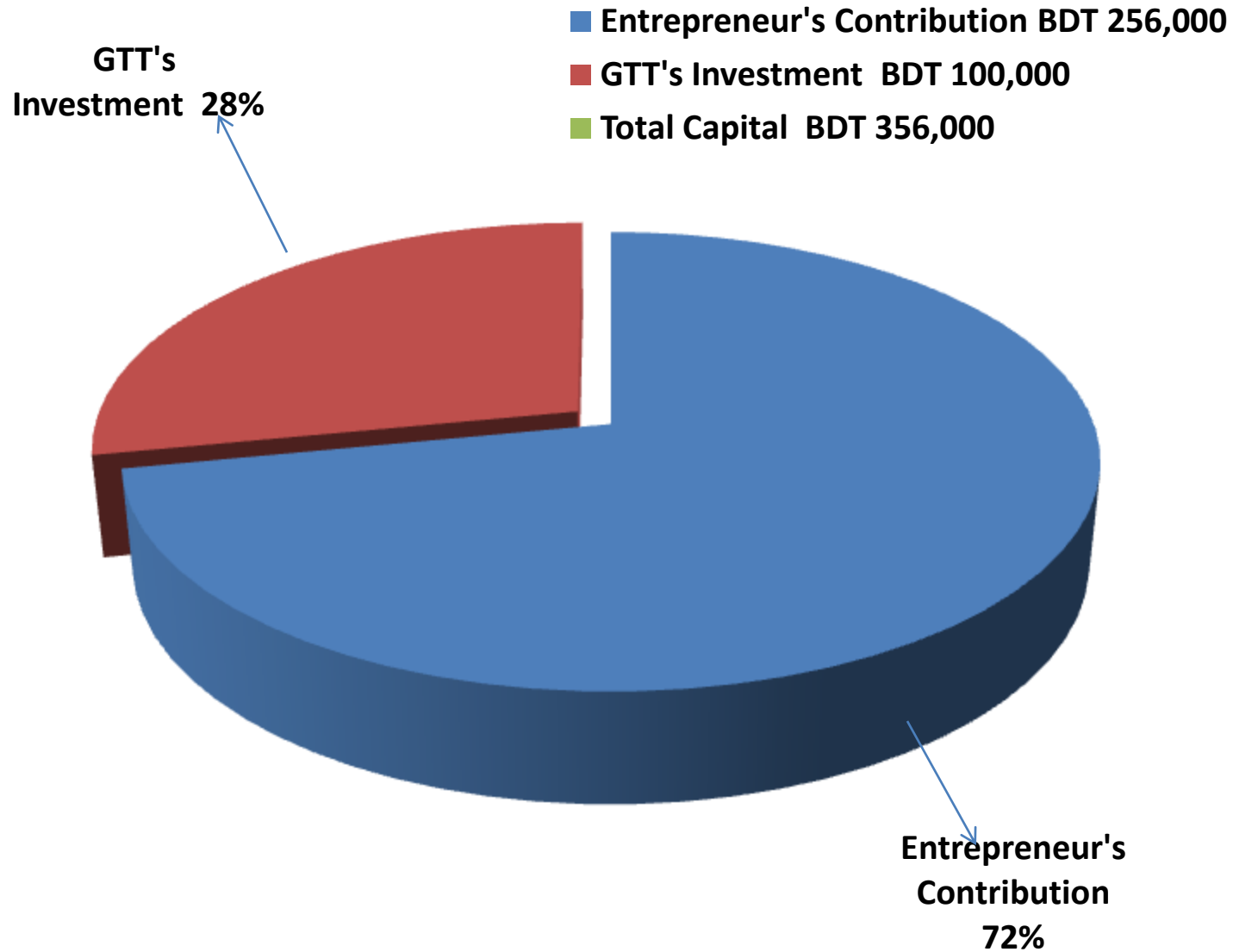
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)				
	Avg. Daily Transaction	Commission %	Daily	Monthly	Yearly
Sales income from products (mobile accessories & Electronics item)			500	14,000	168,000
Less: Cost of sales of products (mobile set purchase)			2,000	56,000	672,000
Less: Cost of sales of products bKash	15000	0.004	60	1,680	20,160
Less: Cost of sales of products Flexi-load	3000	0.027	81	2,268	27,216
Total Sales/commission (A)			2,641	73,948	887,376
Less: Cost of Sales					
Less: Cost of sales of products (mobile accessories item Purchase)			400	11,200	134,400
Less: Cost of sales of products (mobile set purchase)			1,800	50,400	604,800
Total Cost of Sales (B)			2,200	61,600	739,200
Gross Profit (C) [C=(A-B)]			441	12,348	148,176
Less: Operating Cost:					
Electricity bill				600	7,200
Shop Rent				700	8,400
Night Guard bill				120	1,440
Mobile bill				400	4,800
Conveyance				500	6,000
Provision of bad Debt				3	35
Present Salary (Self & family)				5,000	60,000
Other Cost (stationary & Entertainment etc.)				1,000	12,000
Non Cash Item:					
Depreciation Expenses				236	2,835
Total Operating Cost (D)				8,559	102,710
Net Profit (C-D):				3,789	45,466

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, ribbon, head phone, flip cover, screen paper, data cable, power supply, speaker, watch, wall clock etc.)	Investment in products (Mobile set, mobile accessories-Charger, battery, card reader, ribbon, head phone, flip cover, screen paper, data cable, , watch, wall clock etc.)	177,560	85,000	262,560
Flexi-load & bKash	Flexi-load & bKash	47,000	15,000	62,000
Investment in Machineries & equipment (computer set-1, Fan-1, light-1 etc.)		12,900	-	12,900
Cash in hand		1,020	-	1,020
Debtors (Since January, 2016 to at present)		3,520	-	3,520
Creditors (Since January, 2016 to at present)		(20,000)	-	(20,000)
Decoration (fixture and fittings)		9,000	-	9,000
Advance for Shop		25,000	-	25,000
Total Capital		256,000	100,000	356,000

SOURCE OF FINANCE



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
Est. Sales income from products (mobile accessories, item)	700	19,600	235,200	826	23,128	277,536	892	24,978	299,739
Est. Sales income from products (mobile set)	2,800	78,400	940,800	3,192	89,376	1,072,512	3,447	96,526	1,158,313
Less: Cost of sales of products bKash	84	2,352	28,224	99	2,775	33,304	107	2,997	35,969
Less: Cost of sales of products Flexi-load	113	3,175	38,102	134	3,747	44,961	145	4,046	48,558
Total Sales/commission (A)	3,697	103,527	1,242,326	4,251	119,026	1,428,313	4,591	128,548	1,542,578
Less: Cost of sales of products (mobile accessories item Purchase)	560	15,680	188,160	661	18,502	222,029	714	19,983	239,791
Less: Cost of sales of products (mobile set purchase)	2,520	70,560	846,720	2,873	80,438	965,261	3,103	86,873	1,042,482
Total Cost of Sales (B)	3,080	86,240	1,034,880	3,534	98,941	1,187,290	3,816	106,856	1,282,273
Gross Profit (C) [C=(A-B)]	617	17,287	207,446	717	20,085	241,024	775	21,692	260,305
Less: Operating Cost:									
Electricity bill		800	9,600		1,000	12,000		900	10,800
Generator bill		-	-		-	-		-	-
Shop Rent		700	8,400		700	8,400		700	8,400
Night Guard bill		120	1,440		120	1,440		120	1,440
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		500	6,000		500	6,000		500	6,000
Provision of bad Debt		3	35		3	35		3	35
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		6,000	72,000		6,000	72,000		6,000	72,000
Bank Charge (DD, PO, SC)		45	540		-	-		-	-
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,500	18,000		1,600	19,200
Non Cash Item:									
Depreciation Expenses		236	2,835		236	2,835		236	2,835
Total Operating Cost (D)	-	10,571	122,850	-	11,226	134,710	-	11,226	134,710
Net Profit (C-D):	-	6,716	84,596	-	8,859	106,313	-	10,466	125,595
Retained Income			84,596			190,910			316,505

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.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	88,596	114,313	133,595
1.3	Depreciation Expenses	2,835	2,835	2,835
1.4	Opening Balance of Cash Surplus	-	67,431	136,580
	Total Cash Inflow	191,431	184,580	273,010
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	-		
2.3	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	67,431	136,580	225,010

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Ownership of business and business place in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 3yrs.	<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 5,72,505 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;<input type="checkbox"/> Fire;<input type="checkbox"/> Suddenly mechanical Problem.

Presented at 226th as Yunus Centre and 59th In-house Executive
Social Business Design Lab
(GTT) on April 11, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





চাজার

সীম

অফিস

বিবাহ







প্রখ্যাত
মোবাইল
ব্যাটারী
চার্জার
সীম
সার্বী







ইকে

শ্রী
স্বাস্থ্য

স্ব
বা

SMART
CHOICE

লাইসেন্স নং- ৬৬৪

অর্থ বছর ২০১৫-২০১৬, ওয়ার্ড নং ০৬

বই নম্বর : ০৪

লাইসেন্সধারীর নাম :

শ্রীমান মোঃ মাহীন হোসেন

পিতা/স্বামীর নাম :

শ্রীমান মোঃ মাহীন হোসেন

ঠিকানা :

হাটমাঠ কায়দারহাট, মিঠাপুকুর, চাঁপুড়া

পেশার ধরণ :

শ্রী হোসেন কচুয়া

৩১/০৬/২০১৬ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা :

২০০/-

(কথায়

দুই শত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা :

কম্পিউটার ও গ্রাফিক্স

এই লাইসেন্সের মেয়াদ ৩০ জুন ২০১৬

পর্যন্ত অপর পাতায় বর্ণিত শর্তানুযায়ী প্রদান করা হইবে।

স্বাক্ষরিত
মোঃ ইব্রাহিম আলী
মোঃ ইব্রাহিম আলী



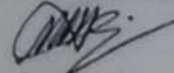
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র




মোঃ জাহিদ মিয়া

নাম: মোঃ শাহীন মিয়া
Name: MD SHAHIN MIAH
পিতা: মোঃ আব্দুল মোম্বাফ সরকার
মাতা: মোছাঃ রোকছেনা বেগম
Date of Birth: 10 Jan 1992
ID NO: 19928515867000208

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাসা-হোজিং মোম্বাফ ভিলা, গ্রাম-রাস্তা মশামারী, ডাকঘর: জায়গীরহাট - ৫৪৬০, মিঠাপুকুর, রংপুর


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০২/১০/২০১৩





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




মোঃ জাহিদ মিয়া

নাম: মোছাঃ রোকছেনা বেগম
Name: Mst Rokhsena Begum
স্বামী: মোঃ আব্দুল মোম্বাফ মিয়া
মাতা: মোছাঃ লাইলী বেগম
Date of Birth: 11 Aug 1967
ID NO: 8515867783656

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: মোশামারী, ডাকঘর: জায়গীরহাট - ৫৪৬০, মিঠাপুকুর, রংপুর


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



Thank You