

*Proposed NU Business Name : **Shamim Computer and Mobile servicing***
*Business Category: **IT & Telecom Support***



*Business Proposal Collected by : **Md. Khalid Soari Omar, Asst. N U, Rohanpur unit, Chapinawabganj.***

*Business Proposal Prepared by: **Md. Mahbubur Rahman Bhuiyan.***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Shamim Ali Vill: Dulaura, Union: Rohanpur, Post: Rohanpur, Upazila: Gomastapur, District: Chapainawabganj.
Age	: 33 Years
Marital status	: Married
Children	: 01(One) Son 02 (Two) Girls
No. of siblings:	: 02 (Two) Sisters and 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	: Shafali Bagum
(iii) Father's name	: Md. Bozlur Rahman
(iv) GB member's info	: <i>Branch: Bangabari, Gomastapur Centre # 58/mo</i> <i>Loan no.: 8473, Member since 1992.</i> First loan: Tk. 3,000 Existing loan: Tk. 26,000, Outstanding loan: Tk. 16000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's father
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan	: Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Education, till to date	:	Class Five
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	8(Eight) years experience is running his own business. He started the business only with Tk. 30,000 (Thirty thousand). : He has 01 (One) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740843426
NU's National ID No.	:	7013721836503
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Shafali Bagum is a GB member since 1992 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in existing business.
- 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>Shamim Computer and Mobile servicing</i>
Address/ Location	:	Dulaura bazar, Rohanpur, Gomastapur, Chapinawabganj.
Total Investment in BDT	:	Tk. 188,000
Financing	:	Self Tk.138,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (Five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(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	1,000	26,000	312,000
Income from mobile servicing	350	9,100	109,200
Total Sales income (A)	1,350	35,100	421,200
Less: Cost of sales of products (Products Purchase)	800	20,800	249,600
Income from Song dowanloading	-	-	-
Total cost (B)	800	20,800	249,600
Gross Profit (C) [C=(A-B)]	550	14,300	171,600
Less: Operating Cost:			
Electricity bill		600	7,200
Night Guard bill		200	2,400
Shop rent		500	6,000
Mobile bill		400	4,800
Conveyance bill		500	6,000
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		521	6,250
Total Operating Cost (D)		8,521	102,250
Net Profit (C-D):		5,779	69,350

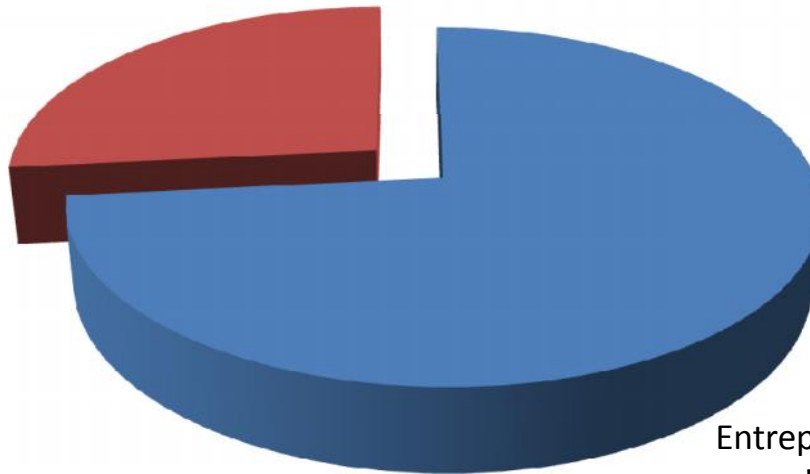
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Products (Battery, charger, Mobile set, mobile body catching etc.)	Investment in Products (Battery, charger, Mobile set, mobile body catching etc.)	68,332	50,000	118,332
Investment in Machineries and Equipment (Computer set, fan, light, mobile set etc.)		38,300	-	38,300
Cash in hand		3,408	-	3,408
Debitor (since January 2016 to at present)		4,410	-	4,410
Creditor (since January 2016 to at present)		(1,500)	-	(1,500)
Advance for Shop		20,000	-	20,000
Decoration (Fixture & Fittings)		5,050	-	5,050
Total Capital		138,000	50,000	188,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 138,000
- GTT's Investment BDT 50,000
- Total Capital BDT 188,000

GTT's
Investment
27%



Entrepreneu
r's
Contribution
73%

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
Sales income from products	1,250	32,500	390,000	1,438	37,375	448,500	1,581	48,588	583,050
Income from mobile servicing	438	11,375	136,500	525	13,650	163,800	630	17,745	212,940
Total estimated Sales income (A)	1,688	43,875	526,500	1,963	51,025	612,300	2,211	66,333	795,990
Less: Cost of sales of products (Products Purchase)	1,000	26,000	312,000	1,150	29,900	358,800	1,265	38,870	466,440
Income from Song downloading	-	-	-	-	-	-	-	-	-
Total cost (B)	1,000	26,000	312,000	1,150	29,900	358,800	1,265	38,870	466,440
Gross Profit (C) [C=(A-B)]	688	17,875	214,500	813	21,125	253,500	946	27,463	329,550
Less: Operating Cost:									
Electricity bill		700	8,400		1,000	12,000		1,100	13,200
Night Guard bill		250	3,000		450	5,400		550	6,600
Shop rent		500	6,000		900	10,800		1,100	13,200
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,200	14,400
Conveyance bill		800	9,600		1,000	12,000		1,500	18,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Family & Self)		6,000	72,000		7,200	86,400		9,200	110,400
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,900	22,800
Non Cash Item:									
Depreciation Expenses		521	6,250		521	6,250		521	6,250
Total Operating Cost (D)	-	11,254	133,050	-	13,854	166,250	-	17,454	209,450
Net Profit (C-D):	-	6,621	81,450	-	7,271	87,250	-	10,008	120,100
Retained Income			81,450			168,700			288,800

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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

Statement of Cash Flow				
Three Years Projection- After Funding				
<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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	83,450	91,250	124,100
1.3	Depreciation Expenses	6,250	6,250	6,250
1.4	Opening Balance of Cash Surplus	-	77,700	151,200
	Total Cash Inflow	139,700	175,200	281,550
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	77,700	151,200	257,550

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 1<input type="checkbox"/> Future employment: 0<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> Trade license of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Family business;<input type="checkbox"/> Skilled & working experience : 7 Years;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods according to demand.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Increase of demand<input type="checkbox"/> The capital of Entrepreneur will be Tk. 524,698 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local Competition.

Presented at 251st as Yunus Centre and 68th In-house Executive
Social Business Design Lab
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures






















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



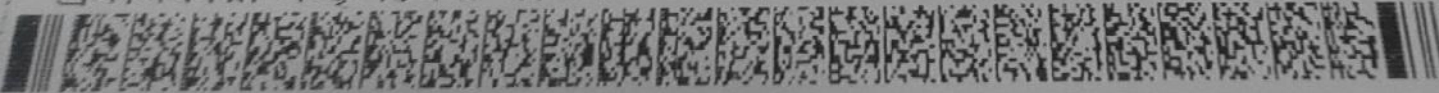
নাম: মোহাঃ শামিম আলী
Name: Md Shamim Ali
পিতা: মোহাঃ বজলুর রহমান
মাতা: মোসাঃ শেফালী বেগম
Date of Birth: 12 Nov 1983
ID NO: 7013721836503

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

ঠিকানা: গ্রাম/রাস্তা: যুগীবাড়ী, ডাকঘর: বাংগাবাড়ী - ৬৩২০, গোমস্তাপুর,
চাঁপাইনবাবগঞ্জ


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৮/০৮/২০০৮





বাঙ্গালাভাড়াই ইউনিয়ন

ইউ.পি. ৭নং ফরম

ডাকঘরঃ বাঙ্গালাভাড়াই, উপজেলাঃ গোমস্তাপুর, জেলাঃ চাঁপাইনবাবগঞ্জ।

[১২(১) নং ধারা দ্রঃ]

লাইসেন্স

পরিষদ

নং ১২৯

লাইসেন্স নং- ২৯ তারিখঃ ০৫/০৭/২০২৩

প্রতিষ্ঠানের নাম..... কামিম কল্লীভৈরব বন্দ মোবাইল সার্ভিস

লাইসেন্স প্রাপকের নাম..... মাসুম মোঃ কামিম বেজা (শ্যাজুল)

পিতা/স্বামীর নামঃ মাসুম বক্তাব বখশনি ঠিকানা গ্রামঃ সাণ্ডুয়াঙ্গুর ডাকঘর-বাঙ্গালাভাড়াই

উপজেলাঃ গোমস্তাপুর, জেলাঃ চাঁপাইনবাবগঞ্জ। অত্র ইউনিয়নের আওতাধীন ০৫/০৭/২০২৩ তারিখ

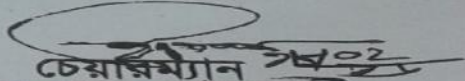
খরচ এক (১) বৎসরকাল ৩০/০৩/২০২৩ হিসাবে তাহার কল্লীভৈরব বন্দ মোবাইল লাইসেন্স চালান

লাগায়র জন্য তৎকর্তৃক টাকা ১০০/- পয়সা ০০/- কথায় একশত ০০/- মাত্র

দত্ত হওয়ায় উপরোক্ত ঠিকানায়..... মাসুম বক্তাব বখশনি এর পুত্র/স্ত্রী

মাসুম কামিম বেজা (শ্যাজুল) এই লাইসেন্স প্রদান করা হইল।

তাং-০৫/০৭/২৩


 চেয়ারম্যান
 ২নং বাঙ্গালাভাড়াই ইউনিয়ন পরিষদ
 গোমস্তাপুর, চাঁপাইনবাবগঞ্জ।
 গোমস্তাপুর, চাঁপাইনবাবগঞ্জ

১। মোঃ মাসুম বেজা ০৫/০৭/২৩ তারিখে ১০০/- টাকা মূল্যে ১০০/- পয়সা ০০/- কথায় একশত ০০/- মাত্র

২। মোঃ মাসুম বেজা ০৫/০৭/২৩ তারিখে ১০০/- টাকা মূল্যে ১০০/- পয়সা ০০/- কথায় একশত ০০/- মাত্র

৩। মোঃ মাসুম বেজা ০৫/০৭/২৩ তারিখে ১০০/- টাকা মূল্যে ১০০/- পয়সা ০০/- কথায় একশত ০০/- মাত্র

₹ 200



₹ 200

भारत सरकार

06689

1951

विषय: भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

किस: भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

1. इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

2. इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

3. इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

4. इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

5. इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

6. इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।

7. इस नोट को जारी करने का उद्देश्य है कि भारत सरकार द्वारा जारी किया गया 100 रुपये का नया नोट जारी करने का आदेश।



Thank You