

Proposed NU Business Name : Shujon Telecom & Servicing
Business Category: Telecom & IT Support



Business Proposal Identified by: Dipok Roy, Asst. Officer, Gaibadha
Business Proposal prepared by: Md. Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shujon Mia Vill: Kholahati purbopara, Union: Kholahati, Post: Kholahati, Upazila: Gaibandha sadar, District: Gaibandha.
Age	:	29 years
Marital status	:	married
Children	:	01(one)daughter
No. of siblings:	:	04 (four) Brothers and 01 (one) 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. Feroja Begum.
(iii) Father's name	:	Late. Nurul Islam.
(iv) GB member's info	:	<i>Branch: Dhariapur, Gaibandha, Centre # 42/mo, Loan no.: 5875/1,</i> Membership since November 11,2011 First loan: Tk. 2,000 Existing loan: Tk. 15,000 Outstanding Loan: Tk. 6,850
Further Information:		
(v) Who pays GB loan installment	:	NU Brother
(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.)	:	05 (five) years experience is running his own business. He started the business with BDT 30,000. (thirty thousand). : He has on hand training about 04 (four) years from moajim telecom, gaibandha.
Other Own/Family Sources of Income	:	His one brother income from hotel business and one brother income from tailoring.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01747848823
NU's National ID No.	:	1987321458000017
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Feroja Begum was a GB member since November 11,2011 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for Cultivation, household purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shujon Telecom & Servicing.</i>
Address/ Location	:	Hashem Bazar, Kholahati, Gaibandha.
Total Investment in BDT	:	Tk. 459,000.
Financing	:	Self Tk 359,000 (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 25% and Servicing 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 25% and Servicing 100%.
(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	2,000	56,000	672,000
Income from servicing	500	14,000	168,000
Total Income from sales and servicing (A)	2,500	70,000	840,000
Less: Cost of sales of products (Product purchase) (B)	1,500	42,000	504,000
Gross Profit (C) [C=(A-B)]	1,000	28,000	336,000
Less: Operating Cost:			
Electricity bill		700	8,400
Shop rent		600	7,200
Mobile bill		300	3,600
Night Guard bill		300	3,600
Conveyance bill		1,000	12,000
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		7,000	84,000
Present Salary (Assistant Nu Brother-1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		658	7,900
Provision of bad debt		300	3,600
Total Operating Cost (D)		15,858	190,300
Net Profit (C-D):		12,142	145,700

PRESENT & PROPOSED INVESTMENT BREAKDOWN

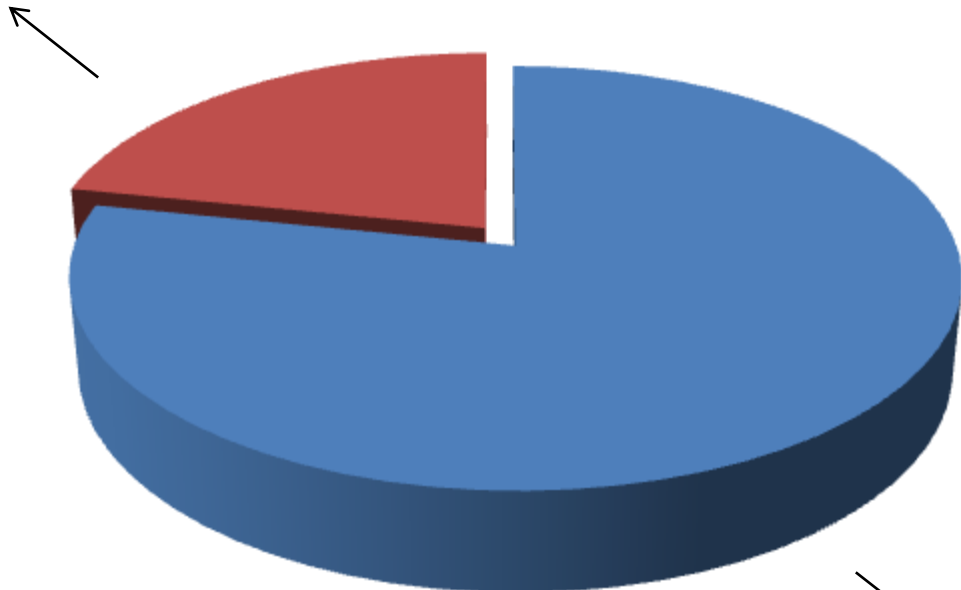
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile battery, charger, head phone, Pandrive, cable, symphony mobile set,maximus mobile set,galaxy mobile set,western mobile set etc)	Investment in products (mobile set, mobile accessories,computer box,memory card etc)	222,000	100,000	322,000
Investment in machinaries & equipment (computer set-1, hot gun-1, power supply-1, Pinter-1, fan, light and ips-1 etc.)		48,000		48,000
Cash in hand		5,500		5,500
Debtors (Since May, 2016 to at Present)		30,000		30,000
Crediors(Since May,2016 at Present)		(3,500)		(3,500)
Advance for Shop		50,000		50,000
Decoration (Fixture & Fittings)		7,000		7,000
Total Capital		359,000	100,000	459,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 359,000

■ GTT's Investment BDT 100,000

GTT's Investment 22% ■ Total Capital BDT 459,000



**Entrepreneur's
Contribution
78%**

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	2,800	78,400	940,800	3,360	94,080	1,128,960	3,763	105,370	1,264,435
Est. income from servicing	600	16,800	201,600	720	20,160	241,920	806	22,579	270,950
Est. Total Income from sales and servicing (A)	3,400	95,200	1,142,400	4,080	114,240	1,370,880	4,570	127,949	1,535,386
Less: Cost of sales of products (Product purchase) (B)	2,100	58,800	705,600	2,520	70,560	846,720	2,822	79,027	948,326
Gross Profit (C) [C=(A-B)]	1,300	36,400	436,800	1,560	43,680	524,160	1,747	48,922	587,059
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Shop rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		350	4,200		380	4,560		410	4,920
Conveyance bill		2,000	24,000		3,000	36,000		4,000	48,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
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-1)		4,000	48,000		5,000	60,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		3,000	36,000		4,000	48,000		5,000	60,000
Non Cash Item:									
Depreciation Expenses		658	7,900		658	7,900		658	7,900
Provision of bad debt		300	3,600		300	3,600		300	3,600
Total Operating Cost (D)	-	21,120	249,440	-	25,250	303,000	-	29,380	352,560
Net Profit (C-D):	-	15,280	187,360	-	18,430	221,160	-	19,542	234,499
Retained Income			187,360			408,520			643,019

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly 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>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)	191,360	229,160	242,499
1.3	Depreciation Expenses	7,900	7,900	7,900
1.4	Opening Balance of Cash Surplus	-	175,260	364,320
	Total Cash Inflow	299,260	412,320	614,719
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	175,260	364,320	566,719

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- Maintain books of record;
- He has on hand training
- Experience : 9yrs.

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 10,02,019 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 276th as Yunus Centre and 77th In-house Executive
Social Business Design Lab
(GTT) on June 13,2016 at Grameen Telecom Trust Premises

Thank you

Pictures









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Power House













০২নং খোলাহাটী ইউনিয়ন পরিষদ

উপজেলা- গাইবান্ধা সদর, জেলা- গাইবান্ধা।

ট্রেড লাইসেন্স (অর্থ বছর : ২০১৫-২০১৬)

লাইসেন্স ইস্যুর বিবরণ

ক্রম নং	৬	ইস্যুর ক্রমিক নং	৪০	ট্রেড লাইসেন্স নং	৪০	ইস্যুর তারিখ	২২/০৫/১৫
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স্থানীয় সরকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১ নং আইন) এর ধারার অধীনে প্রদত্ত আদর্শ কর তফসিল, ২০১২ এর বিধান অনুযায়ী ব্যবসা-বাণিজ্য, পেশা, বৃত্তি, অধিবিকার উপর আরোপিত কর আদায়ের মধ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের তরফে এ লাইসেন্স ইস্যু করা হলো। যার কার্যকরিতার মেয়াদ ৩০/০৬/২০১৬ইং তারিখ পর্যন্ত বন। ১৭ থাকবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : সুজন প্রাইভেট লিমিটেড
- ২। মালিকের নাম : মোঃ সুজন ইসলাম
- ৩। পিতা/স্বামীর নাম : মোঃ নূর ইসলাম
- ৪। মাতার নাম : মোছাঃ ফাতেমা বেগম
- ৫। আইডি নং/জন্য নিবন্ধন নং :
- ৬। মালিকের ঠিকানা (ক) বর্তমান ঠিকানা : হাফসম চাঞ্চাট, খোলাহাটী, গাইবান্ধা।
(খ) স্থায়ী ঠিকানা :
- ৭। ব্যবসা/বৃত্তি/পেশার নাম/ধরন : মোটরবৈল চিকিৎসা ও সার্ভিসিং
- ৮। ব্যবসা/বৃত্তি/পেশার পরিচালনার স্থান : হাফসম চাঞ্চাট, খোলাহাটী, গাইবান্ধা।
- ৯। লাইসেন্স ফি (বার্ষিক) টাকা (সংকে) : ২০০/-
টাকা (কথায়) : দুই শত টাকা মাত্র।

(Signature)
২২/৫/১৫



গ্রামীণ ব্যাংক

ডি.বি. রোড, গাইবান্ধা শাখা

সহজ ঋণের পাশ বই

নাম ছোলাহা হোসেন

স্বামী নাম ৫৭৫৫৫০

গ্রুপ নাম ০২

কেন্দ্র নাম ৫২৫

কেন্দ্রের নাম শ্রী ছোলাহা হোসেন

বই ইস্যুর তারিখ ১৩/১১/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর

Thank You