

*Proposed NU Business Name : **Halim Telecom***

*Business Category: **Telecom & IT Support***



*Business Proposal Identified by: **Md. Alom Mia, Asst. Officer, Nekmorod, Thakurgaon.***  
*Business Proposal prepared by: **Md. Main Uddin***

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b><i>Md Abdul Halim</i></b> Vill: Joduar, Union: 2 no. Nekmorod, Post: Nekmorod, Upazila: Ranisankail, District: Thakurgaon.
Age	:	32 years
Marital status	:	Married
Children	:	01(one) son
No. of siblings:	:	02 (two) Brother 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. Halima Begum.
(iii) Father's name	:	Md.Rohim Uddin.
(iv) GB member's info	:	<i>Branch: Nekmorod, Ransankail, Centre # 85/mo, Loan no.: 9488, Membership since June 08, 2007 First loan: Tk. 5,000 Existing loan: Nil Last Loan: Tk. 5,000</i>
Further Information:		N/A
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Education, till to date	:	Class Nine.
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.)	:	08 (eight) years experience is running his own business. He started the business with BDT 50,000. (Fifty Thousand ).
Other Own/Family Sources of Income	:	His Younger brother income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01722306373
NU's National ID No.	:	9418679674765
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Halima Begum was a GB member since June 08, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for 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	:	<b><i>Halim Telecom</i></b>
Address/ Location	:	Nekmorod Bazar,Thakurgaon
Total Investment in BDT	:	Tk.3,99,000
Financing	:	Self Tk 2,79,000 (from existing business) Required Investment Tk. 120,000 (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 20% and Flexi Commission.
(ii) Estimated % of proposed gross profit margin	:	On products 20% and Flexi Commission.
(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	2,800	78,400	940,800
Commission from flexiload	27	756	9,072
<b>Total income from sales &amp; commission (A)</b>	<b>2,827</b>	<b>79,156</b>	<b>949,872</b>
Less: Cost of sales of products (product purchase)	2,240	62,720	752,640
<b>Less: Total Cost of sales of products (B)</b>	<b>2,240</b>	<b>62,720</b>	<b>752,640</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>587</b>	<b>16,436</b>	<b>197,232</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Night Guard bill		90	1,080
Conveyance		700	8,400
Ownership Transfer Fee		-	-
Present Salary (Self & family)		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		279	3,350
<b>Total Operating Cost (D)</b>		<b>11,369</b>	<b>136,430</b>
<b>Net Profit (C-D):</b>		<b>5,067</b>	<b>60,802</b>

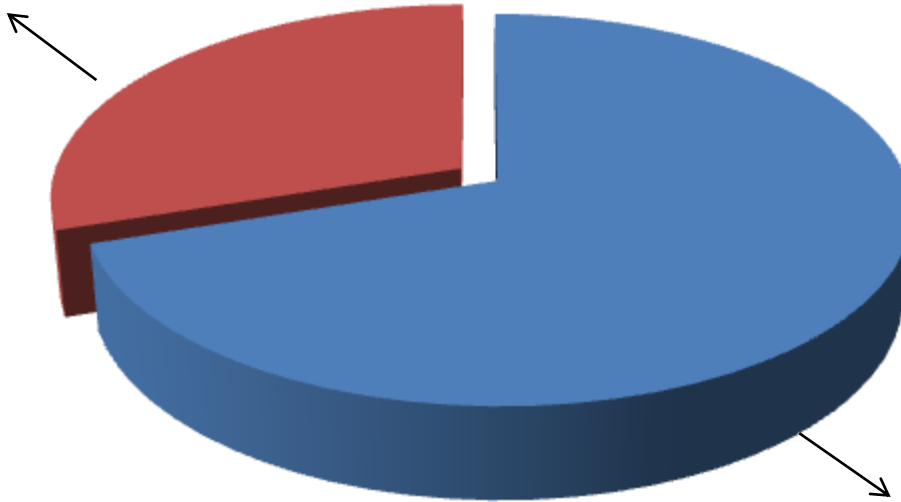
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Symphony mobile set, walton mobile set, micromax mobile set, western mobile set, lava mobile set, memory card and mobile accessories etc)	Investment in products ( smart mobile set & mobile accessories etc)	165,000	120,000	285,000
Investment in flexiload		9,000		9,000
Investment in Machineries, Equipments & Tools (computer monitor bulb and fan etc)		5,000		5,000
Cash in hand		4,000		4,000
Decoration ( fixture and fittings)		26,000		26,000
Advance for Shop		70,000		70,000
<b>Total Capital</b>		<b>279,000</b>	<b>120,000</b>	<b>399,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 279,000
- GTT's Investment BDT 120,000
- Total Capital BDT 399,000

**GTT's  
Investment  
30%**



**Entrepreneur's  
Contribution  
70%**



# ***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	4,200	117,600	1,411,200	4,830	135,240	1,622,880	5,313	148,764	1,785,168
Estimated commission from flexiload	41	1,134	13,608	46	1,281	15,377	50	1,410	16,915
<b>Total estimated income from sales, commission and servicing (A)</b>	<b>4,241</b>	<b>118,734</b>	<b>1,424,808</b>	<b>4,876</b>	<b>136,521</b>	<b>1,638,257</b>	<b>5,363</b>	<b>150,174</b>	<b>1,802,083</b>
Less: Cost of sales of products (product purchase)	3,360	94,080	1,128,960	3,864	108,192	1,298,304	4,250	119,011	1,428,134
<b>Less: Total Cost of sales of products (B)</b>	<b>3,360</b>	<b>94,080</b>	<b>1,128,960</b>	<b>3,864</b>	<b>108,192</b>	<b>1,298,304</b>	<b>4,250</b>	<b>119,011</b>	<b>1,428,134</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>881</b>	<b>24,654</b>	<b>295,848</b>	<b>1,012</b>	<b>28,329</b>	<b>339,953</b>	<b>1,113</b>	<b>31,162</b>	<b>373,948</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		1,000	12,000		1,200	14,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		140	1,680		240	2,880		340	4,080
Conveyance		1,200	14,400		1,700	20,400		2,200	26,400
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary (Self & family)		8,000	96,000		9,000	108,000		10,000	120,000
Other Cost (stationary & Entertainment etc.)		2,100	25,200		2,200	26,400		2,200	26,400
<b>Non Cash Item:</b>									
Depreciation Expenses		279	3,350		279	3,350		279	3,350
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>15,164</b>	<b>176,900</b>	<b>-</b>	<b>17,064</b>	<b>204,770</b>	<b>-</b>	<b>18,864</b>	<b>226,370</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>9,490</b>	<b>118,948</b>	<b>-</b>	<b>11,265</b>	<b>135,183</b>	<b>-</b>	<b>12,298</b>	<b>147,578</b>
<b>Retained Income</b>			<b>118,948</b>			<b>254,131</b>			<b>401,709</b>

**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>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	123,748	144,783	157,178
1.3	Depreciation Expenses	3,350	3,350	3,350
1.4	Opening Balance of Cash Surplus	-	98,298	188,831
	<b>Total Cash Inflow</b>	<b>247,098</b>	<b>246,431</b>	<b>349,359</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	120,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	<b>Total Cash Outflow</b>	<b>148,800</b>	<b>57,600</b>	<b>57,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>98,298</b>	<b>188,831</b>	<b>291,759</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> Experience : 8yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers.</li><li><input type="checkbox"/> Increasing Demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 6,80,709 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 279<sup>th</sup> as Yunus Centre and 78<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures









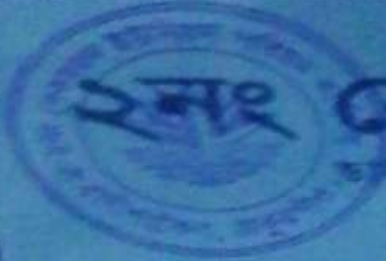












# ২৯৫ নেকমরদ ইউনিয়ন পরিষদ

সদরদপ্তর: নেকমরদ, উপজেলা: রাণীশাটকল, জেলা: ঠাকুরগাঁও।

## ট্রেড লাইসেন্স

435

তারিখ ২১-০৫-২১ ই

ফি নং-০৫

লাইসেন্স নং- ৪৬৫

লাইসেন্স ধারীর নাম :

শ্রী: শ্রী: আব্দুল হান্নান

পিতা/ স্বামীর নাম :

শ্রী: আব্দুর রহিম

শ্রী: মদুয়ার এক: নেকমরদ

ঠিকানা :

বসিলাহকেন - ঢাকুর সাড়

পেশার ধরন :

হান্নান ডেলিকার, নেকমরদ বাজার

২০১৫-২০১৬ অর্থবছর

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা :

২৫০/-

টাকা কথায় :

দুইশত মাত্র টাকা

প্রাপ্ত হয়ে তার ব্যবসা কৃতি/ পেশা :

ব্যাচ

ভালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ : ২১/৫/২১ ই-

*(Signature)*  
২১/৫/২১

২৯৫ নেকমরদ ইউনিয়ন পরিষদ  
রাণীশাটকল, ঠাকুরগাঁও।





শ্রী মাহমুদ হোসেন

প্রত্যক্ষ পত্র

অত্র সাক্ষার আওতাধীন ৮৫/ম. কে. প্রেরণ চান্না  
স্বাধীনতা সড়ক, ঢাকা-১১০০।  
তারিখ: ০৬/০৬/২০০৭ হিঃ তারিখ: গ্রামীন ব্যাংক  
অফিস: ২২-মহা-০৫/০৬/২০০৬ হিঃ তারিখ: ব্যাংক হতে  
অর্থ প্রেরণ বিলি হলে যাত্রা অর্থ নির্মাণে কোন  
পাওনা থাকিবে না।

প্রতিদেয়  
স্বাক্ষর  
০৫/০৬/২০০৭ হিঃ

মোঃ আব্দুল ইসলাম  
কোড নং: ৩১৯৪৫  
শাখা: স্যানিটেশন  
গাম্বীয়া বোর্ডিং  
লোকসভা শাখা







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুল হালিম

Name: Md Abdul Halim

পিতা: মোঃ রহিম উদ্দীন

মাতা: মোছাঃ হালেমা খাতুন

Date of Birth: 10 May 1984

ID NO: 9418679674765

স্বাক্ষর

**Thank You**