

A Nobin Udyokta Project

# Bismillah Telecom



*NU Identified and PP Prepared by :*  
Md. Ziaul Hoque, Dhamrai Unit  
*Verified By:* Tapan Kumar Debnath



**GRAMEEN TRUST**

Presented by  
**Ibrahim Hossain**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<b>Ibrahim Hossain</b>
Age	:	01/02/1986 (29 Years 3 Months)
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	2 Brothers, 2 Sisters
<b><i>Parent's and GB related Info</i></b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Amena Begum
(iii) Father's name	:	Md. Abdur Mazid
(iv) GB member's info	:	Member since: 01/3/2009 Branch: Dhamrai, Centre no.18, Group:03 Loanee No.2223 First loan:5,000/- Total Amount Received: Tk. 1,00,000/- Existing loan: 20,000 Outstanding: 6,560
<b><i>Further Information:</i></b>		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	HSC

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Telecom Business
Trade License Number	:	667
Business Experiences	:	2 years
Other Own/Family Sources of Income	:	Business (Father) & Service (Elder Brother)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01922331435
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

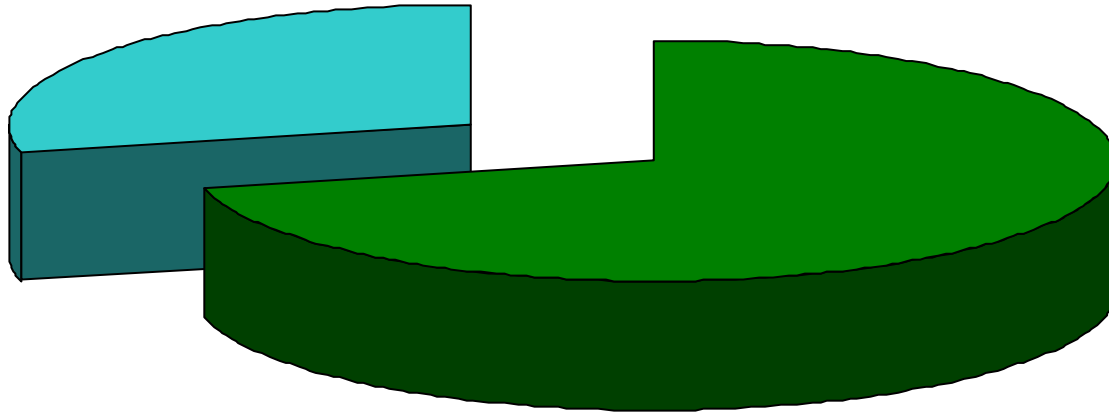


NU's mother has been a member of Grameen Bank Since 2009. At first his mother took a loan amount of 5000 BDT from Grameen Bank. NU invested the money in his business for expanding. NU's mother gradually improved their life standard by using GB loan. NU's elder brother is a service holder.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Bismillah Telecom</b>
Address/ Location	:	Noyarhat Baazar, Dhamrai, Dhaka
Total Investment in BDT	:	350,000/-
Financing	:	Self BDT : 2,50,000 (from existing business) - 71% Required Investment BDT : 1,00,000 (as equity) - 29%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary	:	<b>BDT 8,000</b>
Proposed Business % of present gross profit margin	:	<b>5%</b>
Estimated % of proposed gross profit margin	:	<b>5%</b>
Agreed grace period	:	<b>5 months</b>



- NU Investment Tk.250,000 (71%)
- GT Investment Tk.100,000 (29%)

**Total Investment : Tk. 350,000**

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b>			
Photocopy Machine (Toshiba):	35,000		250,000
Computer (2):	45,000		
Bkash:	65,000		
Flexi load:	20,000		
Furniture	5,000		
Advance:	50,000		
Mobile Set (10)	10,000		
Present Stock Item (*):	20,000		
<b>Proposed Items (**):</b>		100,000	100,000
<b>Total Capital</b>	250,000	100,000	350,000

Details present Stock (\*) & Proposed Items (\*\*) mentioned in next slide

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

Product name	Amount
Mobile Charger (50)	5,000
Mobile Battery (26)	6,500
Mobile Skin Paper(100)	1,000
Mobile Catching (100)	4,000
Head Phone (10)	2,500
Memory Card (5)	1,000
<b>Total :</b>	<b>20,000</b>

## Proposed Item

Product Name	Amount
Scanner (Canon)	15,000
Printer (Epson )	20,000
Mobile Handset (25)	65,000
<b>Total :</b>	<b>1,00,000</b>



# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A) (Flexi load and Bkash)	10,000	300,000	3,600,000
<i>Less: Cost of Sale (B)</i>	9,500	285,000	3,420,000
<b>Profit (5%) (A-B)=C</b>	<b>500</b>	15,000	180,000
<b>Income from service (D)</b>	200	6,000	72,000
<b>Gross Profit (C +D)= [E]</b>	<b>700</b>	21,000	252,000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		500	6,000
Mobile Bill		300	3,600
Night Guard Bill		200	2,400
Shop Rent		3,800	45,600
Salary		8,000	96,000
Others (TL Fee, Entertainment)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses (90,000*15%)		1,125	13,500
<b>Total Operating Cost (F)</b>		14,125	169,500
<b>Net Profit (E-F) :</b>		<b>6,875</b>	<b>82,500</b>

# 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 (A) (Flexi load and Bkash)	12,000	360,000	4,320,000	13,000	390,000	4,680,000	13,500	405,000	4,860,000
<i>Less: Cost of Sale (B)</i>	11,400	342,000	4,104,000	12,350	370,500	4,446,000	12,825	384,750	4,617,000
<b>Profit 5% (A-B)=(C)</b>	<b>600</b>	<b>18,000</b>	<b>216,000</b>	<b>650</b>	<b>19,500</b>	<b>234,000</b>	<b>675</b>	<b>20,250</b>	<b>243,000</b>
<b>Income from Service (D)</b>	<b>200</b>	<b>6,000</b>	<b>72,000</b>	<b>250</b>	<b>7,500</b>	<b>90,000</b>	<b>300</b>	<b>9,000</b>	<b>108,000</b>
<b>Gross Profit (C+D)=E</b>	<b>800</b>	<b>24,000</b>	<b>288,000</b>	<b>900</b>	<b>27,000</b>	<b>324,000</b>	<b>975</b>	<b>29,250</b>	<b>351,000</b>
<b>Less operating cost :</b>									
Electricity bill		500	6,000		500	6,000		600	7,200
Mobile Bill		400	4,800		500	6,000		600	7,200
Shop Rent		3800	45,600		3,800	45,600		3,800	45,600
Salary		8,000	96,000		8,000	96,000		8,000	96,000
Night Guard Bill		200	2,400		200	2,400		250	3,000
Others(TL Fee, Entertainment)		300	3,600		350	4,200		500	6,000
Depreciation Expenses		1,541	18,492		1,541	18,492		1,541	18,492
<b>Total Operating Cost (F)</b>		<b>14,741</b>	<b>176,892</b>		<b>14,891</b>	<b>178,693</b>		<b>15291</b>	<b>183492</b>
<b>Net Profit =(E-F)</b>		<b>9,259</b>	<b>111108</b>		<b>12,109</b>	<b>145308</b>		<b>13959</b>	<b>167508</b>
<b>GT payback</b>		<b>40,000</b>			<b>40,000</b>			<b>40,000</b>	
<b>Retained Income:</b>		<b>71108</b>			<b>105308</b>			<b>127508</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	0	0
1.2	Net Profit	111108	145308	167508
1.3	Depreciation (Non cash item)	18,492	18,492	18,492
1.4	Opening Balance of Cash Surplus	0	83040	206,840
	<b>Total Cash Inflow</b>	<b>229,600</b>	<b>246,840</b>	<b>392,840</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000	0	0
2.2	GB Loan	6560	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>146,560</b>	<b>40,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>83040</b>	<b>206,840</b>	<b>352,840</b>



## **S**TRENGTH

- Environment-Friendly.
- Skilled & 2 Years of Experience
- Position of his shop in the market.
- Maintain Book keeping

## **W**EAKNESS

- Lack of Investment

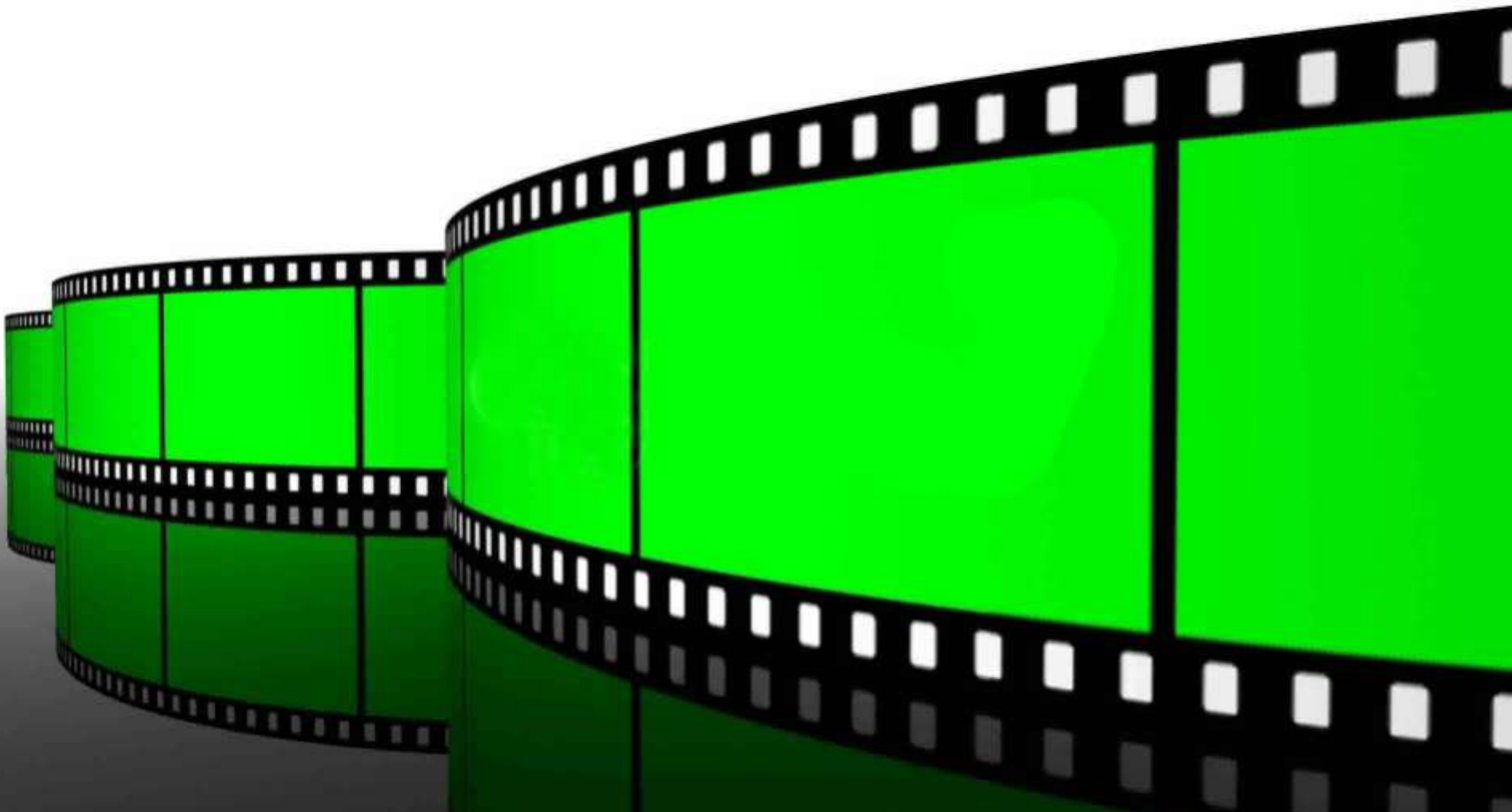
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of customer

## **T**HREATS

- Competitor may arise
- Theft

# Photographs



# Photographs





# Photographs



# Photographs





# Photographs

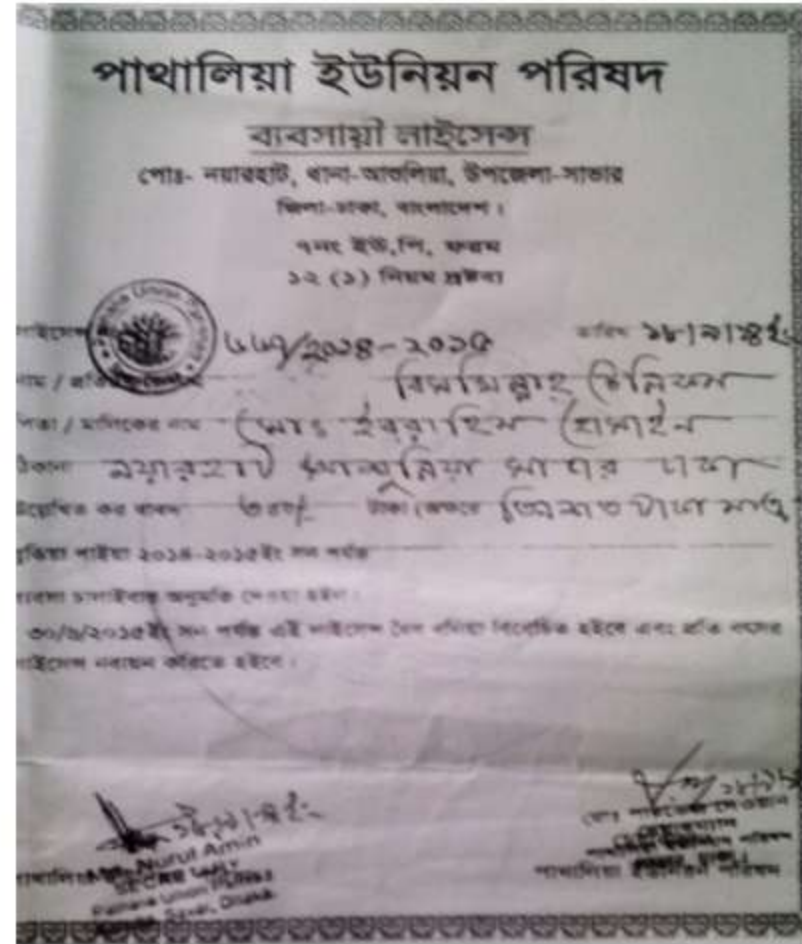


# Photographs






# Photographs



# Photographs



  
গ্রামীণ ব্যাংক  
সহজ ঋণের পাশ বই

নাম: মোঃ মোস্তাফিজ  
ফোন নং: ১১১১/১  
বয়স: ০৬  
ব্রেড নং: ১৬৮৮  
ব্রেডের নাম: মুহম্মদিয়া গ্রাম  
বই ইস্যুর তারিখ: ১/১/১৪৯৬  
পাঠ্য ব্যবস্থাপকের স্বাক্ষর

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

  
নাম: মোঃ ইব্রাহিম হোসাইন  
Name: Ibrahim Hossain  
পিতা: মোঃ আব্দুর মাজিদ  
মাতা: আমেনা বেগম  
Date of Birth: 01 Feb 1986  
ID NO: 19862617272000656

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি বাণিজ্যিকভাবে ব্যক্তিগত অন্য কোনো ক্ষেত্রে পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।  
ঠিকানা: বাসা/হোতি: মাজিদের বাড়ী, গ্রাম-/থানা: মুন্সুরিয়া, মুন্সুরিয়া, ঢাকা  
নগরহাট - ১০৫০, সাজর, ঢাকা

রক্তের গ্রুপ/ Blood Group :  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: [Signature]  
প্রদানের তারিখ: ২৪/০৯/২০১০





*Presented at*  
**12<sup>th</sup> Internal Design Lab**  
on July 02, 2015 at GT

