



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Nur Telecom



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Nurul Amin</i> Vill: Binodmazhi, Union: Tepamodhupur, Post: Tepamodhupur, Upazila: Kawnia, District: Rangpur.
Age	:	20 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) 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	:	Mst. Golenur Nahar
(iii) Father's name	:	Md. Motiar Rahman
(iv) GB member's info	:	<i>Branch: Binodmazhi, Centre # 5/mo, Loan no.: 1075, Member since October 10, 2011, First loan: Tk. 5,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 14,832</i>
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 (CONT...)

Education, till to date	:	H.S.C
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.)	:	03 (Three) years experiences in this business. He started this business only with Tk. 45,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01755344078
NU's National ID No.	:	1995854281000566
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Golenur Nahar is a GB member since October 10, 2011, at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nur Telecom</i>
Address/ Location	:	Tepamodhupur Bazar, Kawnia, Rangpur
Business Category	:	Telecom and IT Support
Total Investment in BDT	:	Tk. 196,000
Financing	:	Self Tk. 116,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (Four thousand)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 30%, photocopy 50 %, computer activities 90%, bkaash and flexi-load 100%
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 30%, photocopy 50 %, computer activities 90%, bkaash and flexi-load 100%

INFO ON EXISTING BUSINESS OPERATIONS

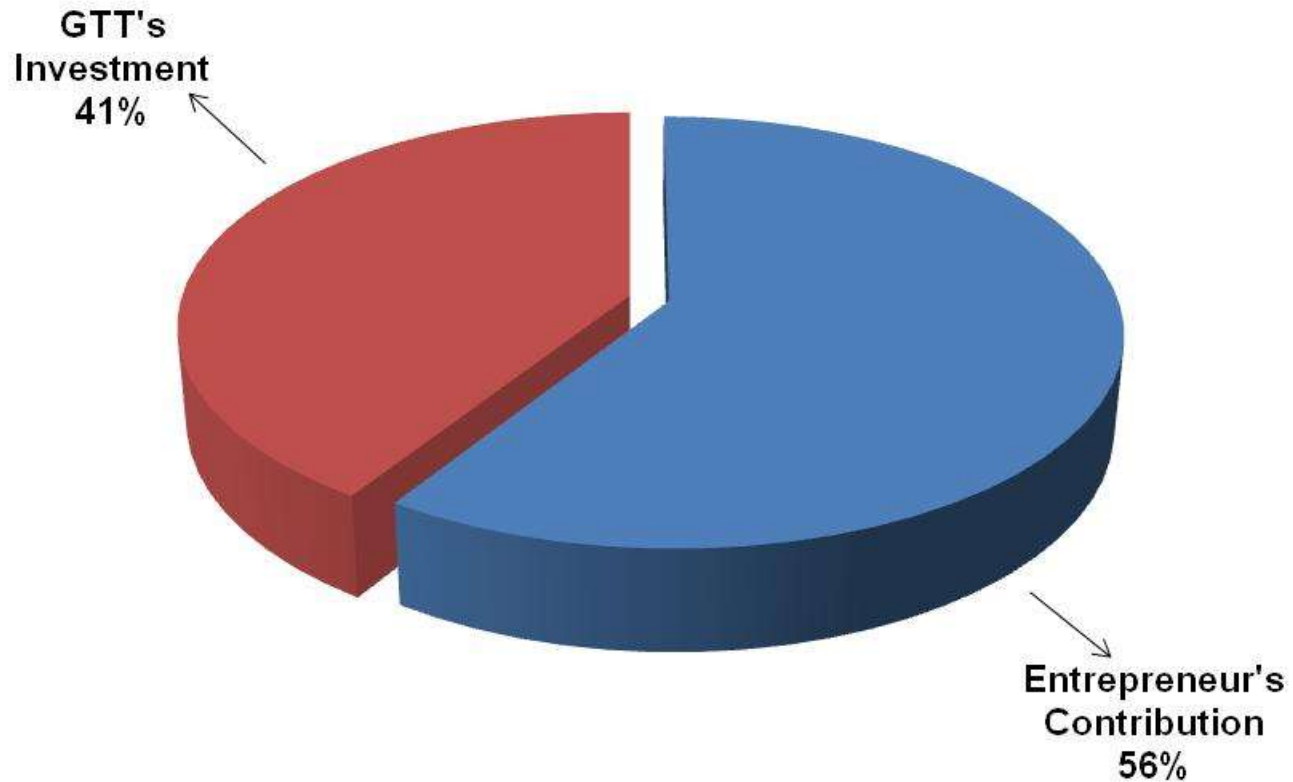
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	100	2,600	31,200
Sales income from photocopy	32	832	9,984
Income from computer services	200	5,200	62,400
Sales income from bkash	40	1,040	12,480
Sales income from flexiload	54	1,404	16,848
Total Sales income (A)	426	11,076	132,912
Less: Cost of sales of products	70	1,820	21,840
Less: Cost of sales of photocopy	16	416	4,992
Less: Cost of sales of computer services	20	520	6,240
Less: Total cost of Sales (B)	106	2,756	33,072
Gross Profit (C) [C=(A-B)]	320	8,320	99,840
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		180	2,160
Shop Rent		400	4,800
Mobile bill		200	2,400
Conveyance		400	4,800
Present Salary (Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		100	1,200
Non Cash Item:			
Depreciation Expenses		1,020	12,245
Total Operating Cost (D)		6,600	79,205
Net Profit (C-D):		1,720	20,635

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in mobile accessories (charger, battery, SIM card, memory card and card reader etc.)	9,066	40,000	49,066
Investment in bkaash	5,371	10,000	15,371
Investment in flexiload (GP, Robi and banglalink etc.)	6,213	15,000	21,213
Investment in Machinerries (computer set-1, photocopy machine-1, printer-1, camera-1, modem-1 and IPS-1 etc.)	75,200	-	75,200
Mobile set for bkaash, DBBL mcash and flexiload-3 pcs	3,000	-	3,000
Decoration (fixture and fittings)	5,150	15,000	20,150
Advance for shop	12,000	-	12,000
Total Capital	116,000	80,000	196,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 114,800
- GTT's Investment BD 80,000
- Total Capital BDT 194,800



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	160	4,160	49,920	184	4,784	57,408	202	5,262	63,149
Estimated sales income from photocopy	42	1,082	12,979	48	1,244	14,926	50	1,306	15,672
Income from computer services	240	6,240	74,880	276	7,176	86,112	290	7,535	90,418
Estimated sales income from bkaash	64	1,664	19,968	74	1,914	22,963	77	2,009	24,111
Estimated sales income from flexiload	95	2,457	29,484	109	2,826	33,907	114	2,967	35,602
Total estimated Sales income (A)	600	15,603	187,231	690	17,943	215,316	734	19,079	228,952
Less: Cost of sales of products	112	2,912	34,944	129	3,349	40,186	142	3,684	44,204
Less: Cost of sales of photocopy	21	541	6,490	24	622	7,463	25	653	7,836
Less: Cost of sales of computer services	24	624	7,488	28	718	8,611	29	753	9,042
Less: Total cost of Sales (B)	157	4,077	48,922	180	4,688	56,260	196	5,090	61,082
Gross Profit (C) [C=(A-B)]	443	11,526	138,310	510	13,255	159,056	538	13,989	167,870
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		500	6,000
Generator bill		180	2,160		240	2,880		240	2,880
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Conveyance		800	9,600		1,200	14,400		1,200	14,400
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary-Self		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		200	2,400		300	3,600		400	4,800
Non Cash Item:									
Depreciation Expenses		1,145	13,745		1,145	13,745		1,145	13,745
Total Operating Cost (D)	-	8,159	94,705	-	9,419	113,025	-	10,019	120,225
Net Profit (C-D):	-	3,367	43,605	-	3,836	46,031	-	3,970	47,645
Retained Income			43,605			89,636			137,281

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.)

<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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	46,805	52,431	54,045
1.3	Depreciation Expenses	13,745	13,745	13,745
1.4	Opening Balance of Cash Surplus	-	56,350	84,126
	Total Cash Inflow	140,550	122,526	151,916
2.0	Cash Outflow			
2.1	Product Purchase	65,000	-	-
2.2	Decoration		-	-
2.3	Payback to Grameen Bank Outstanding Loan	-	-	-
2.4	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	84,200	38,400	38,400
3.0	Total Cash Surplus	56,350	84,126	113,516

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name;
- Trade license in his own name
- Experience: 3 Yrs.

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 253,281 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;
- Theft.

Presented at 6th In-house Executive Social Business Design Lab
on June 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৬নং টেপামধুপুর ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ টেপামধুপুর, উপজেলাঃ কাউনিয়া, জেলাঃ রংপুর।

লাইসেন্স বহি

ক্রমিক নং- 284 তারিখঃ ২২.০১.২০১৫

লাইসেন্স নং ২৮৪/১০ তারিখ ২২-০১-২০১৫

প্রতিষ্ঠানের নাম: গ্রুপ টেপামধুপুর

প্রাঃ: মোঃ মুকুল আমীন

পিতা/স্বামীর নাম: মোঃ মতিয়ার রহমান

ঠিকানা: গ্রামঃ হিন্দোলমাকি, ডাকঘরঃ টেপামধুপুর, উপজেলা/থানাঃ কাউনিয়া, জেলাঃ রংপুর।

পেশার ধরণ: চিত্রিত কলকৌশল শ্রম

মূলধনের পরিমাণ: ৩০,০০০/- চত্বিশ হাজার টকা

৩০ জুন ২০১৫ ইং পর্যন্ত বৈধ

কি এলাসের পরিমাণ: ২০০/- টাকা, (কখনো ২০০০/- টাকা) প্রাপ্ত হয়ে তাহার ব্যবসা/বৃদ্ধি/পেশা চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হইল।

Mina
২২-০১-১৫
স্বাক্ষর

(ইউনিয়নমি ফর্ম- ৩)

গণপ্রজাতন্ত্রী বাংলাদেশ

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

টেপা মধুপুর ইউনিয়ন পরিষদ
কাউনিয়া, রংপুর
জন্ম সনদ

[বিধি-১, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০১]
(জন্ম নিবন্ধন পত্র হইতে উদ্ধৃত)

নিবন্ধন বহি নং: ১

নিবন্ধনের তারিখ: ০১-১০-২০০৭ সনদ ইস্যুর তারিখ: ০০-০১-২০১১

জন্ম নিবন্ধন নম্বর: ১৯৯৭৭৭৭৭২৮১০০০০০০০০

নাম: মোঃ মুকুল আমীন

জন্ম তারিখ: ১৮-০৫-১৯৯৫ লিঙ্গ: পুরুষ

আইডিই মে উনিশ শত শতাব্দী

জন্ম স্থান: গ্রামঃ হিন্দোলমাকি, ডাকঘরঃ টেপামধুপুর, কাউনিয়া, রংপুর।

পিতার নাম: মোঃ মতিয়ার রহমান জাতীয়তা: বাংলাদেশী

মাতার নাম: মোছাঃ গোলেমুর বেগম জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রামঃ হিন্দোলমাকি, ডাকঘরঃ টেপামধুপুর, কাউনিয়া, রংপুর।

(স্বাক্ষরকারীর স্বাক্ষর ও নামসহ সীল) (নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

(নিবন্ধকের কার্যালয়ের সীলসহ)



Thank You