

Proposed NU Business Name : **M/S Al Amin  
Telecom**  
Business Category: **Telecom & IT support**



*Business Proposal Prepared by : **Sha Alam***  
*Verified by: **Md. Abu Al Muid***

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

Name and address	:	<b><i>Md. Abdul Alim</i></b> Vill: Kooya, Union: Boropolashbari, Post: Morolhat, Upazila: Baleadunge, District: Thakurgaon.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Sons 01 (One) daughter.
No. of siblings:	:	02 (two) Brothers 02 (two) Sisters.
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. Fatema.
(iii) Father's name	:	Md. Shahab Udden.
(iv) GB member's info	:	<i>Branch: Amjankhor, Thakurgoan, Centre # 04/mo, Loan no.: 2554, Member since June 10, 2005. First loan: Tk. 5,000 Existing loan: 6,000, Outstanding Loan: 2,990.</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	:	Class Ten.
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.)	:	04 (four) years experiences is running his own telecom & IT support business. He started the business with BDT 45,000. (Fifty Thousand). : He has trained up from the Dulal telecom Thakurgaon about 13 months.
Other Own/Family Sources of Income	:	His Father & brother earn from Business and Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01722-562144
NU's National ID No.	:	19849408131000770.
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Fatema is a GB member since June 10, 2005 at first she took GB loan BDT 5,000 ( Five thousand).
- Successively several times she utilized GB loan for their cultivation purposes and finally assisting her son (entrepreneur) in existing telecom business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the cultivation of her husband.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Al Amin Telecom</i></b>
Address/ Location	:	Morolhat, Baleyadungi, Thakurgaon.
Total Investment in BDT	:	Tk. 103,200.
Financing	:	Self Tk. 53,200 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 ( Four thousand)
Proposed Salary	:	BDT 6,000 (Six thousand ).
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Mobile accessories 40%, Servicing 90% .
(ii) Estimated % of proposed gross profit margin	:	On Mobile accessories 40%, Servicing 90%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

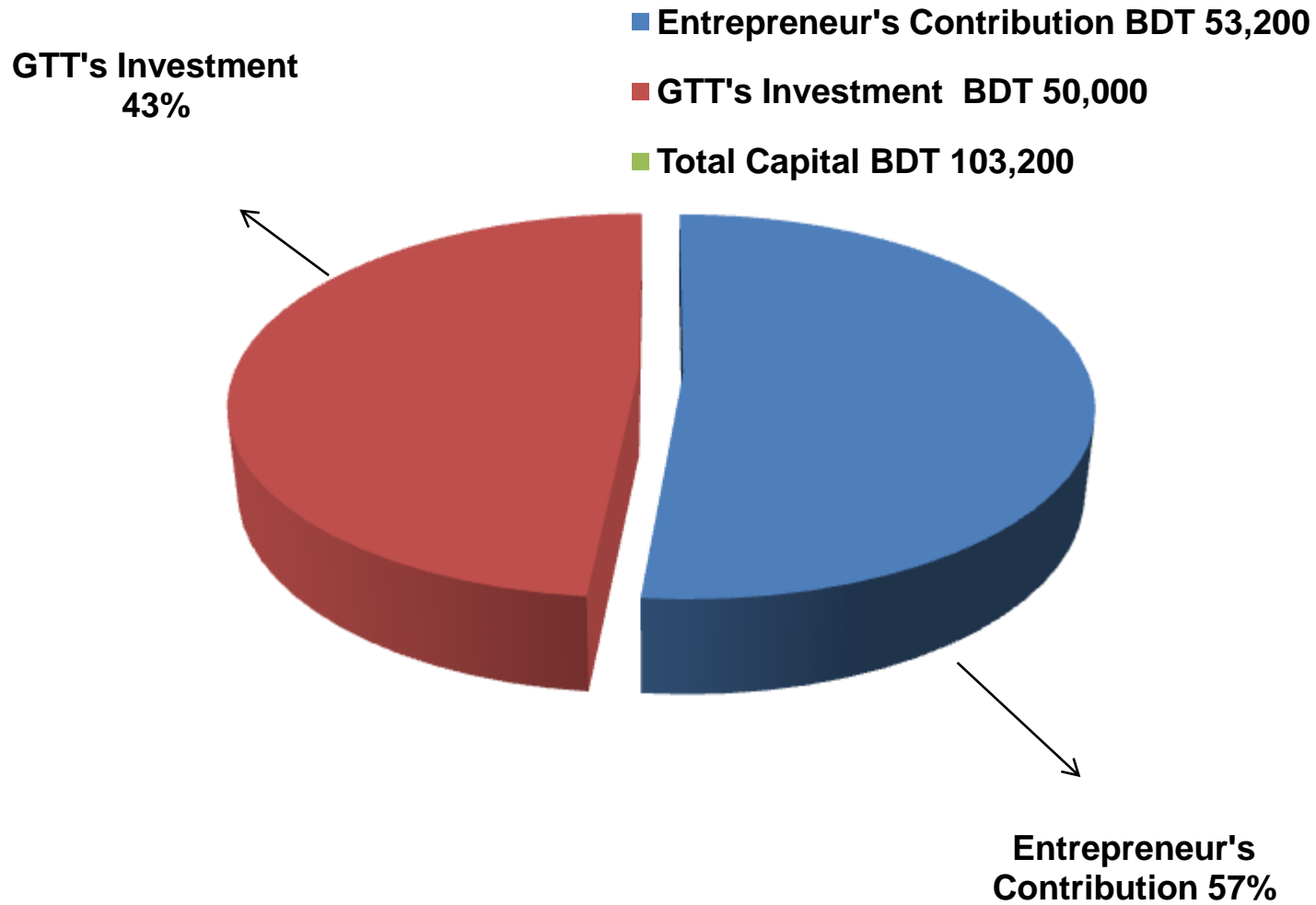
# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (mobile accessories)	700	19,600	235,200
Income from Song & Memory Download	200	5,600	67,200
<b>Total Sales income (A)</b>	<b>900</b>	<b>25,200</b>	<b>302,400</b>
Less: Cost of Song & Memory Download	20	560	6,720
Less: Cost of sales of products (mobile accessories Purchase)	420	11,760	141,120
<b>Less: Total of sales (B)</b>	<b>440</b>	<b>12,320</b>	<b>147,840</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>460</b>	<b>12,880</b>	<b>154,560</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Generator bill		180	2,160
Shop rent		800	9,600
Mobile & Modem bill		200	2,400
Night Guard bill		100	1,200
Conveyance bill		600	7,200
Present Salary (Family & Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		581	6,970
<b>Total Operating Cost (D)</b>		<b>7,361</b>	<b>88,330</b>
<b>Net Profit (C-D):</b>		<b>5,519</b>	<b>66,230</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (mobile accessories etc)	New Mobile accessories-mobile battery, memory card, display, charger, speaker and set cover etc)	14,100	50,000	64,100
Investment in Machineries and Equipment (hot gun - 1 pics, Computer set-1, DC-1, Meter, lamp, fan etc.)		24,300		24,300
Cash in hand		600		600
Decoration (Fixture & Fittings)		4,200		4,200
Advance for Shop		10,000		10,000
<b>Total Capital</b>		<b>53,200</b>	<b>50,000</b>	<b>103,200</b>

# ***SOURCE OF FINANCE***





# 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 (mobile Set)	500	14,000	168,000	525	16,100	193,200	551	17,710	212,520
Sales income from products (mobile accessories)	735	20,580	246,960	1,103	30,870	370,440	1,213	33,957	407,484
Estimated Income from Song & Memory Download	300	8,400	100,800	345	9,660	115,920	397	11,109	133,308
<b>Total estimated Sales income (A)</b>	<b>1,535</b>	<b>42,980</b>	<b>515,760</b>	<b>1,973</b>	<b>56,630</b>	<b>679,560</b>	<b>2,161</b>	<b>62,776</b>	<b>753,312</b>
Less: Cost of sales of products (mobile set)	450	12,600	151,200	473	14,490	173,880	496	15,939	191,268
Less: Cost of Song & Memory Download	30	840	10,080	35	966	11,592	40	1,111	13,331
Less: Cost of sales of products (mobile accessories Purchase)	441	12,348	148,176	882	18,522	222,264	728	20,374	244,490
<b>Less: Total of sales (B)</b>	<b>921</b>	<b>25,788</b>	<b>309,456</b>	<b>1,389</b>	<b>33,978</b>	<b>407,736</b>	<b>1,263</b>	<b>37,424</b>	<b>449,089</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>614</b>	<b>17,192</b>	<b>206,304</b>	<b>584</b>	<b>22,652</b>	<b>271,824</b>	<b>897</b>	<b>25,352</b>	<b>304,223</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		650	7,800
Generator bill		180	2,160		180	2,160		200	2,400
Shop rent		800	9,600		800	9,600		800	9,600
Mobile bill & Modem Bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance		1,000	12,000		2,000	24,000		3,000	36,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,100	13,200
<b>Non Cash Item:</b>									
Depreciation Expenses		581	6,970		581	6,970		581	6,970
<b>Total Operating Cost (D)</b>		<b>10,928</b>	<b>127,130</b>		<b>13,258</b>	<b>159,090</b>		<b>15,528</b>	<b>186,330</b>
<b>Net Profit (C-D):</b>		<b>6,265</b>	<b>79,174</b>		<b>9,395</b>	<b>112,734</b>		<b>9,824</b>	<b>117,893</b>
<b>Retained Income</b>			<b>79,174</b>			<b>191,908</b>			<b>309,801</b>

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

2. **Investment Payback schedule:** Quarterly 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)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	52,827	57,577	54,013
1.3	Depreciation Expenses	2,205	2,205	2,205
1.4	Opening Balance of Cash Surplus	-	35,352	71,134
	<b>Total Cash Inflow</b>	<b>105,032</b>	<b>95,134</b>	<b>127,351</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Payback to GB Loan	7,680	-	-
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>69,680</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>35,352</b>	<b>71,134</b>	<b>103,351</b>

# SWOT ANALYSIS

## STRENGTH

- Present employment:  
Self: 01 Family: 0 (Relative);  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Experience : 4 yrs.

## WEAKNESS

- Can not supply goods and Services as per demand;

## OPPORTUNITIES

- Location of Shop;
- Have some fixed customer.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 327,048 after 3 years excluding payback of investor's money.

## THREATS

- Increase of local competitors;

Presented at 146<sup>th</sup> as Yunus Centre and 24<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on December 07, 2015 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures









গ্রামীণ ব্যাংক



মহাত্মা গান্ধীর দাশাবহি

১৫/১১/০৭

নাম

সোহাগা

কেন্দ্রের নাম

কলকাতা শাখা

স্বাক্ষর

স্বাক্ষরিত



গণপ্রজাতন্ত্রী বাংলাদেশ  
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়  
বড় শলাশবাড়ী ইউনিয়ন পরিষদ  
বালিয়াডাঙ্গী, ঠাকুরগাঁও  
জন্ম সনদ

[বিধি- ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৯]  
(জন্ম নিবন্ধন পরিষদের উদ্ভূত)

নিবন্ধন বহি নং

নিবন্ধনের তারিখ: ২৮-০৮-২০০৮

সনদ ইস্যুর তারিখ: ০৭-০৯-২০১০

জন্ম নিবন্ধন নম্বর:

নাম: মো: আব্দুল আলিম

জন্ম তারিখ: ১২-০৫-১৯৮৪

লিঙ্গ: পুরুষ

বারই যে উনিশ শত চুয়াল্লিশ

জন্ম স্থান: গ্রাম : ককরা ইউনিয়ন : বড়শলাশবাড়ী  
উপজেলা : বালিয়াডাঙ্গী জেলা : ঠাকুরগাঁও।

পিতার নাম: মো: সাহাব উদ্দীন

জাতীয়তা: বাংলাদেশী

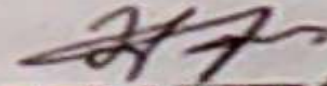
মাতার নাম: মোছা: ফাতেমা

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রাম : ককরা ইউনিয়ন : বড়শলাশবাড়ী  
উপজেলা : বালিয়াডাঙ্গী জেলা : ঠাকুরগাঁও।

  
ইউনিয়ন পরিষদের কর্মকর্তার (সি) (সিল)



  
(নিবন্ধকের স্বাক্ষর ও মামেলের স্বাক্ষর)

স্বাক্ষর  
মোঃ আব্দুল আলিম  
নিবন্ধক  
বড় শলাশবাড়ী ইউনিয়ন পরিষদ  
ঠাকুরগাঁও, ঠাকুরগাঁও।

মোঃ আব্দুল আলিম  
নিবন্ধক  
বড় শলাশবাড়ী ইউনিয়ন পরিষদ  
ঠাকুরগাঁও, ঠাকুরগাঁও।

(নিবন্ধকের কার্যালয়ের সীলমোহর)

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Handwritten text in Devanagari script, possibly a signature or title.

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**Thank You**