



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Molla Computer & Confectionary

Business Category: Telecom & IT support



Business Proposal Prepared & Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mokhlasur Rahman</i> Vill: Hasilkandi, Union: 03 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	25 years
Marital status	:	Married
Children	:	02 (Two) Sons.
No. of siblings:	:	02 (Two) 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. Rasheda Begum
(iii) Father's name	:	Md. Abdul Mojid Mollah
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 25/mo, Loan no.: 1091/1, Member since August 10, 2000 First loan: Tk. 4,000 Existing loan: Nil, Last Loan: TK. 20,000</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	S.S.C
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.)	:	<p>06 (Six) years experiences is running his own telecom & IT support business. He started the business with BDT 30,000 (Thirty Thousand).</p> <p>He has 02 (Two) months working experiences from Quantum Blood Foundation Bangladesh in Dhaka.</p> <p>He has also taken 02 (Two) months training on Computer & IT Support form local Computer Shop in his local area.</p>
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01762603671
NU's National ID No.	:	19903218885000114
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rasheda Begum is a GB member since August 10, 2000 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan for purchasing cows and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Molla Computer & Confectionary</i>
Address/ Location	:	Saghata Bazar, Gaibandha.
Total Investment in BDT	:	Tk. 208,000
Financing	:	Self Tk. 128,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%, Song download 90% and flexi load 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%, Song download 90% and flexi load 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

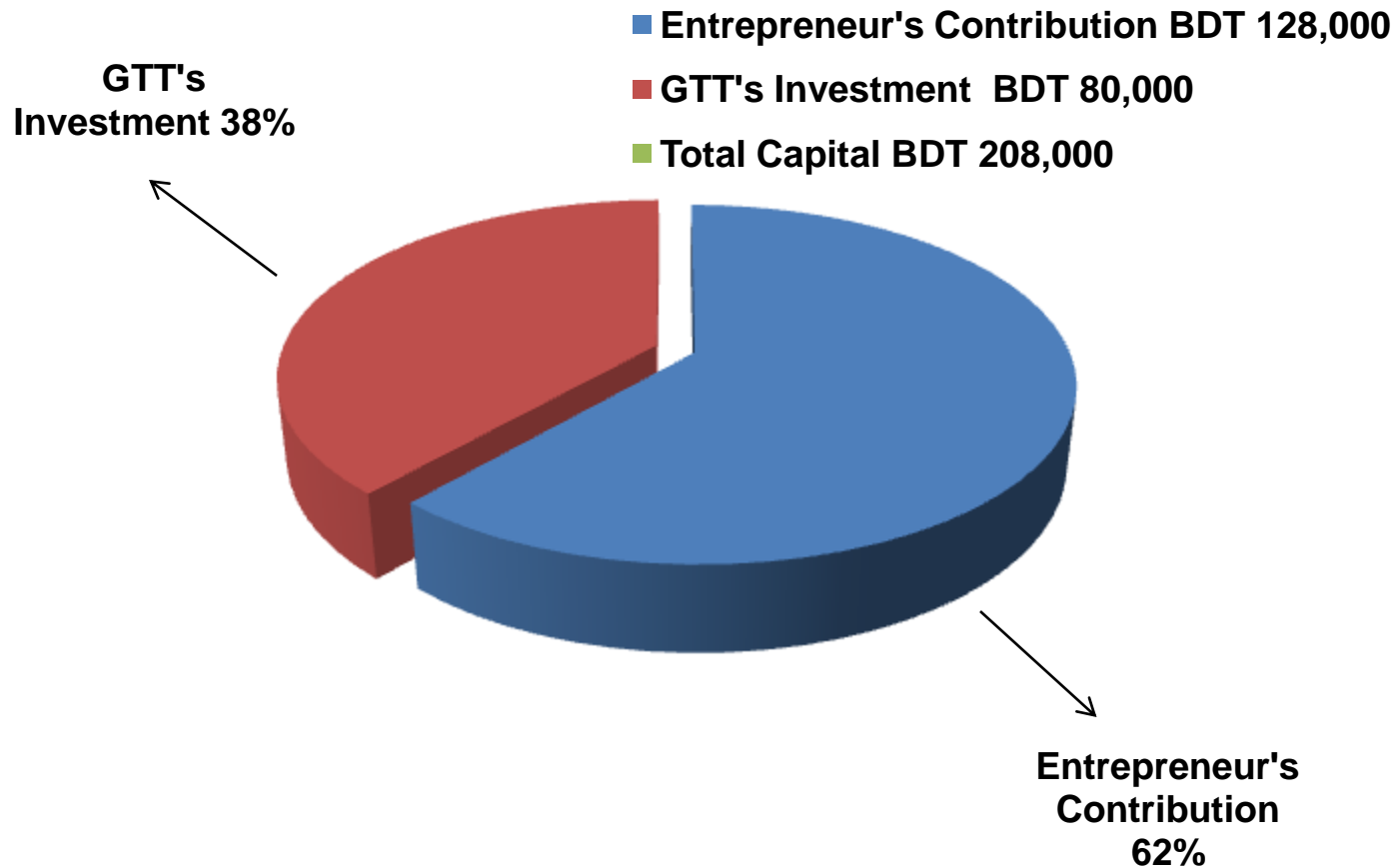
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Confectionary item)	1,000	28,000	336,000
Commission from flexi load	68	1,890	22,680
Income from Song download	180	5,040	60,480
Total Sales income (A)	1,248	34,930	419,160
Less: Cost of sales of products (Product Purchase)	850	23,800	285,600
Less: Cost of Song download (Collection cost)	7	189	2,268
Less: Total of sales (B)	857	23,989	287,868
Gross Profit (C) [C=(A-B)]	391	10,941	131,292
Less: Operating Cost:			
Electricity bill		1,000	12,000
Generator bill		180	2,160
Shop rent		700	8,400
Mobile bill		200	2,400
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Provisional of bed debt		4	48
Present Salary (Family & Self)		3,000	36,000
Present Salary (Assistant-01-brother)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		700	8,405
Total Operating Cost (D)		8,884	106,613
Net Profit (C-D):		2,057	24,679

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Confectionary item, Betel leaf, betel nut, SIM, Memory card etc)	Confectionary item and Cosmetics item etc	12,645	70,000	82,645
Investment in flexiload		5,900	10,000	15,900
Investment in Machineries and Equipment (Refrigerator, fan, Computer, mobile set etc.)		52,200	-	52,200
Cash in hand		6,705	-	6,705
Debtors (Since December, 2015 to at Present)		4,800	-	4,800
Decoration (Fixture & Fittings)		5,750	-	5,750
Advance for Shop		40,000	-	40,000
Total Capital		128,000	80,000	208,000

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 (Confectionary item)	1,500	42,000	504,000	1,725	48,300	579,600	2,018	56,511	678,132
Estimated commission from flexi load	108	3,024	36,288	135	3,780	45,360	162	4,536	54,432
Estimated Income from Song download	198	5,544	66,528	228	6,376	76,507	262	7,332	87,983
Total estimated Sales income (A)	1,806	50,568	606,816	2,088	58,456	701,467	2,442	68,379	820,547
Less: Cost of sales of products (Product Purchase)	1,275	35,700	428,400	1,466	41,055	492,660	1,716	48,034	576,412
Less: Cost of Song download (Collection cost)	11	302	3,629	14	378	4,536	16	454	5,443
Less: Total of sales (B)	1,286	36,002	432,029	1,480	41,433	497,196	1,732	48,488	581,855
Gross Profit (C) [C=(A-B)]	520	14,566	174,787	608	17,023	204,271	710	19,891	238,692
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,300	15,600		1,350	16,200
Generator bill		180	2,160		210	2,520		230	2,760
Shop rent		750	9,000		750	9,000		750	9,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Night Guard bill		110	1,320		140	1,680		140	1,680
Conveyance bill		1,300	15,600		1,600	19,200		2,600	31,200
Provisional of bed debt		4	48		4	48		4	48
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Proposed Salary (Family & Self)		4,000	48,000		4,500	54,000		5,500	66,000
Proposed Salary (Assistant-01-brother)		1,500	18,000		2,000	24,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		700	8,405		700	8,405		700	8,405
Total Operating Cost (D)	-	11,313	132,553	-	12,973	155,673	-	15,243	182,913
Net Profit (C-D):	-	3,253	42,234	-	4,050	48,598	-	4,648	55,779
Retained Income			42,234			90,832			146,611

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	45,434	54,998	62,179
1.3	Depreciation Expenses	8,405	8,405	8,405
1.4	Opening Balance of Cash Surplus	-	34,639	59,642
	Total Cash Inflow	133,839	98,042	130,226
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	34,639	59,642	91,826

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Brother); Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Experience : 6yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 274,611 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 154th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 23, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





স্বাস্থ্যকর্মীদের জন্য
সংক্রমণের ঝুঁকি
পরিষ্কার করা আবশ্যিক
হয়।
নমি

ডাউন
লোড

গান
ডাউন লোড
করা হয়







ইউপি করম-১৩



লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০১৫-১৬



ক্রমিক নং- ৪৩

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৮৬

তারিখ : ২২/১০/১৫

লাইসেন্সধারীর নাম : মোল্লা কলিমউল্লাহ বনু কানফেকানারী

পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ মকসুমুল্লাহ রহমান কোন্ডা

ঠিকানা : গ্রাম : সাঘাটা
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পোস্ট : সাঘাটা

পেশার ধরন : ড্রাগারিটিম ব্যবসা

৩০/১০/১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ১৫০/- (কথার একশত পঞ্চাশ টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা করা হলো।

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

মোঃ মোশারফ হোসেন সুইট
নেতৃত্বাধীনক হোসেন (সুইট)
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।

তারিখ : ২২/১০/১৫



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



নাম: মোঃ মোখলেছুর রহমান
Name: Md. Mokhlasur Rahaman
পিতা: মোঃ আব্দুল মজিদ মোল্লা
মাতা: মোছাঃ রাশেদা বেগম
Date of Birth: 28 Nov 1990
ID NO: 19903218885000114

এটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

গ্রাম/রাস্তা: হাসিলকান্দি, ডাকঘর: সঘাটা - ৫৭৫০, সাঘাটা, গাইবান্ধা

কারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ৩১/০৮/২০১০





গ্রামীণ ব্যাংক
সাঘাটা শাখা শাখা

সহজ ঋণের পাশ বই

স্বাক্ষরিত হয়েছে

২০২২/২ -

০৭/২ -

বাহাদুর আলী

২৮/০৭/২০

নাম

তার তারিখ



Thank You