



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Naz Studio
Business Category: Telecom & IT support



Project Identified by: Sohaib Goni, Asst. Nobin, Monirampur unit, Jessore
Business Proposal Prepared by: Md. Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD. Faysal Hossan Vill: Chalkidhanga ,Union: Bhojgadi, Post: Chalkidhanga, Upazila: Monirampur, District: Jessore.
Age	:	28 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Nazma Begum Md. Nur Islam <i>Branch: Kuada, Centre # 05/mo,</i> <i>Loan no.: 4003, Member since 2008</i> First loan: Tk. 5,000 Existing loan: Tk. 50,000, Outstanding loan: Tk. 20,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's father No Nil Nil

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

Education, till to date	:	H.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.)	:	7 (Seven) years experiences is running his own business. He started the business with BDT 70,000 (Seventy thousand). He has on hand training From Nishat Telecom, Moniirampur bazar, Jessore.
Other Own/Family Sources of Income	:	His father's income from servicing (Electric Mechanic). His small brother is a MBBS doctor(internee)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01985901601
NU's National ID No.	:	199924116110000099
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Nazma Begum is a GB member since 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in his business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Naz Studio
Address/ Location	:	Chalikadanga Bazar, Jessore.
Total Investment in BDT	:	Tk. 270,000
Financing	:	Self Tk. 120,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Computer activities 80%, Studio activities 70%.
(ii) Estimated % of proposed gross profit margin	:	On Computer activities 80%, Studio activities 70%, Photocopy 50%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Income from Computer activities	200	5,200	62,400
Income from studio activities	500	13,000	156,000
	-	-	-
Total income from Computer activities & studio activities (A)	700	18,200	218,400
Less: Cost of Computer activities	40	3,640	43,680
Less: Cost of studio activities	150	3,900	46,800
Less: Tolat Cost of Computer activities & studio activities (B)	190	7,540	90,480
Gross Profit (C) [C=(A-B)]	510	10,660	127,920
Less: Operating Cost:			
Electricity bill		800	9,600
Internet bill		900	10,800
Night Guard bill		150	1,800
Ownership Transfer Fee			-
Present Salary (Family & Self)		4,000	48,000
Bank Charge (DD, PO, SC)			-
Provision of bad debt		22	264
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		1,275	15,300
Total Operating Cost (D)		8,147	97,764
Net Profit (C-D):		2,513	30,156

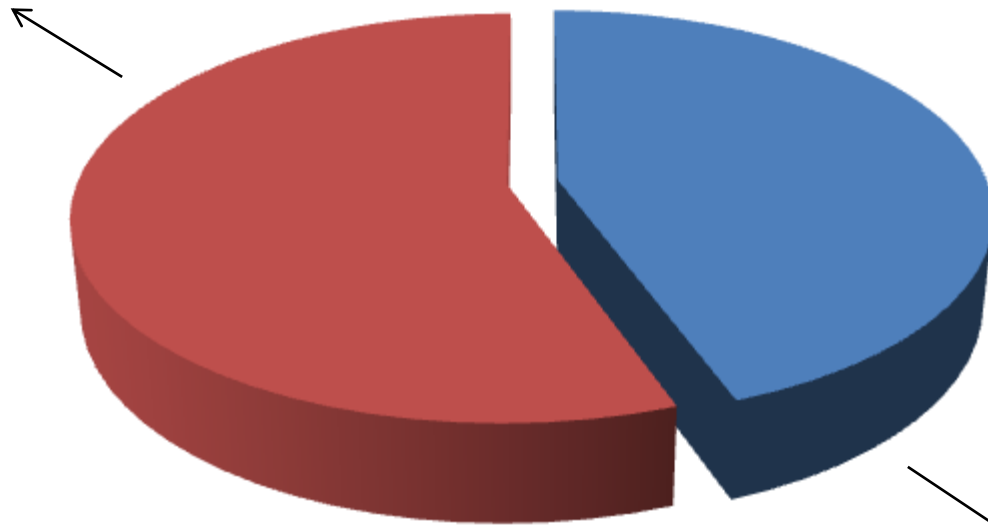
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Difference Types of papers etc.)		3,000		3,000
Investment in Machineries, Equipment & Tools (computer set -0 1, printer -1camera -01 pics,, laminating machine -01 pics, I.P.S-01 and fan-01 etc.)	Investment in Machinery (photocopy Machine-1,Computer-1)	100,000	150,000	250,000
Cash in hand		13,800		13,800
Creditors (Since February, 2016 to at present)		(2,000)		(2,000)
Debtors (Since February, 2016 to at present)		2,200		2,200
Decoration (fixture and fittings)		3,000		3,000
Total Capital		120,000	150,000	270,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 120,000
- GTT's Investment BDT 150,000
- Total Capital BDT 270,000

GTT's
Investment 56%



Entrepreneur's
Contribution 44%

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 income from computer activities	240	6,240	74,880	276	7,176	86,112	317	8,252	99,029
Estimated income from studio activities	750	19,500	234,000	863	22,425	269,100	966	25,116	301,392
Estimated income from photocopy	400	10,400	124,800	448	11,648	139,776	493	12,813	153,754
Estimated total income from Computer activities , studio activities & Photocopy (A)	1,390	36,140	433,680	1,587	41,249	494,988	1,776	46,181	554,174
Less: Cost of Computer activities	48	1,248	14,976	55	1,435	17,222	63	1,650	19,806
Less: Cost of studio activities	225	5,850	70,200	259	6,728	80,730	290	7,535	90,418
Less: Cost of photocopy	200	5,200	62,400	224	5,824	69,888	246	6,406	76,877
Less: Total Cost of Computer activities,studio activities & Photocopy (B)	473	12,298	147,576	538	13,987	167,840	600	15,592	187,100
Gross Profit (C) [C=(A-B)]	917	23,842	286,104	1,049	27,262	327,148	1,177	30,590	367,074
Less: Operating Cost:									
Electricity bill		1,100	13,200		1,300	15,600		1,400	16,800
Internet bill		1,200	14,400		1,200	14,400		1,200	14,400
Night Guard bill		250	3,000		350	4,200		450	5,400
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary-(Assistant- 1)		5,000	60,000		6,000	72,000		7,000	84,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		22	264		22	264		22	264
Other Cost (stationary & Entertainment etc.)		1,800	21,600		2,000	24,000		2,200	26,400
Non Cash Item:									
Depreciation Expenses		3,150	37,800		3,150	37,800		3,150	37,800
Total Operating Cost (D)	-	18,577	216,594	-	21,077	252,924	-	23,477	281,724
Net Profit (C-D)	-	5,265	69,510	-	6,185	74,224	-	7,113	85,350
Retained Income			69,510			143,734			229,084

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	75,510	86,224	97,350
1.3	Depreciation Expenses	37,800	37,800	37,800
1.4	Opening Balance of Cash Surplus	-	77,310	129,334
	Total Cash Inflow	263,310	201,334	264,484
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	77,310	129,334	192,484

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences:7 years;

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 349,084 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 142th as Yunus Centre and 55th In-house Executive
Social Business Design Lab
(GTT) on March 28,2016 at Grameen Telecom Trust Premises

Thank you

Pictures

নাজ ডিজিটাল
স্টুডিও









৩নং ভোজগাতী ইউনিয়ন পরিষদ

পরিশিষ্ট : ১৩

উপজেলা : মনিরামপুর, জেলা : যশোর।

অর্থ বৎসর ২০১৬-১৭

বই নং- ০৬
লাইসেন্স নং- ০৪৯

ট্রেড লাইসেন্স

তারিখ : ০২/০৬/১৬

প্রতিষ্ঠানের নাম, মেসার্স

নাজ সুটিং

লাইসেন্সধারীর নাম :

হোঃ ফয়সাল হোসেন হান্নি

পিতা / স্বামীর নাম :

হোঃ খুর-ই-ইসলাম হান্নি

ঠিকানা :

চালিবিবাংলা হান্নি মনিরামপুর মালদা

পেশার ধরণ

সুটিং ব্যবসা

৩০ বৈশাখ ১৪৩৭

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ

১০০/-

ভ্যাট ১৫% বাবদ :

১৫/-

মোট টাকা

১১৫/-

কথার একক

দশনৈতে ১১৫/- মাত্র

টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

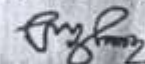
চালিবিবাংলা

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।



সচিব

০২/০৬/১৬



চেয়ারম্যান

০২/০৬/১৬

৩নং ভোজগাতী ইউনিয়ন পরিষদ

মনিরামপুর উপজেলা

যশোর জেলা

৩নং ভোজগাতী ইউনিয়ন পরিষদ

মনিরামপুর উপজেলা

যশোর জেলা



গ্রামীণ ব্যাংক
কুয়াকাটা বাজার, যশোর, কক্সবাজার

সহজ ঋণের পাশ বই

নাম নামনা
অবী নং ৪০০৩
গ্রুপ নং ০২
কেন্দ্র নং ৩৫১৩
কেন্দ্রের নাম জয়সি মেম্ব গ্রাহ
বই ইস্যুর তারিখ ০৩/০১/১৮
শাখা স্যার/স্থাপকের স্বাক্ষর



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



নাম: মোঃ ফয়সাল হোসেন
Name: MD.Foysal Hossain
পিতা: মোঃ মুর ইসলাম
মাতা: মোছাঃ নাজমা খাতুন

২০১৮/১৮

Date of Birth: 10 Dec 1992

ID NO:19924116110000099

এই কার্ডটি প্ৰজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত স্বত্ব
কোনভাবে পুনরায় সেলে দিকটিকে পেরিয়ে আকিসে অন্য কেহের জন্য অ্যুত্ৰােহ করা হলে।

ঠিকানা: গ্রাম/ওয়ার্ড: চেলকিছাড়া, চেলকিছাড়া, ডাকঘর: চেলকিছাড়া - ৭৪৪০,
মনিরানপুর, কিশোর

রক্তের গ্রুপ/Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১০





Thank You