

# E.S Telecom and Business



Project by- Md. Shakil Mia

Panchdona Unit  
Area 4

Identified by- Ratan Kumar Roy  
Verified by- Sonia Sultana

**GRAMEEN  
TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	<b>Md. Shakil Mia</b>
Age	:	21 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 brothers and 01 sister
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Doly Begum
(iii) Father's name	:	Md. Kadir Mia
(iv) GB member's info	:	Member since: 2012 Branch: Shekherchor Centre no. 5239/m, Group: 05 Loanee No. 5239 First loan: Tk. 10000 Existing loan: Tk50,000 Outstanding: Tk.5,000
<b>Further Information:</b>		
(v) Who pays GB loan installment	:	Father
(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	:	SSC

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

<b>Present Occupation</b>	:	<b>Business</b> -Selling Hand sets and Mobile accessories -Collect goods from Dhaka or Narsingdi.
<b>Initial Investment</b>	:	<b>100,000 (mother)</b>
<b>Trade License</b>	:	433-15/16
<b>Business Experience And Training Info</b>	:	3 years
<b>Other Own/Family Sources of Income</b>	:	House rent , Agriculture
<b>Other Own/Family Sources of Liabilities</b>	:	<b>N/A</b>
<b>NU Contact Info</b>	:	01832706171
<b>NU Project Source/Reference</b>	:	GT Panchdona Unit Office, Narsingdi.

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

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NU's Mother has been a member of Grameen Bank (GB) Since 2012. At first she took a loan amount of BDT 10000 from Grameen Bank. She Invested the money to improve her living standard.

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

Business Name	:	<b>E.S Telecom and Business</b>
Address/ Location	:	Sahe protab, Narsingdi
Total Investment in BDT	:	225,000
Financing	:	Self BDT : 1,50,000 (from existing business) - 67% Required Investment BDT : 75,000 (as equity) - 33%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary		<b>BDT 6,000</b>
Proposed Business % of present gross profit margin	:	<b>20%</b>
Estimated % of proposed gross profit margin	:	<b>20%</b>
Agreed grace period	:	<b>3 months</b>

# PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present items:</b> Furniture: 5000 Computer(2) and fan 25000 Accessories items: 1,20,000	1,50,000		1,50,000
<b>Proposed Items (**):</b>		75,000	75000
<b>Total Capital</b>	<b>150,000</b>	<b>75,000</b>	<b>2,25,000</b>

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Product name</b>	<b>Amount</b>
Cell phone( Symphony, Zelta, My phone etc) 15*2000tk	30,000
Pen drive, earphone, 100*200	20,000
Charger 200*100tk	20,000
Battery 100*250tk	25,000
Casing, screen paper	7500
&memory, cable	3000
Mobile accessories (cover, Screen)	10000
Computer parts	4500
<b>Total Present Stock</b>	<b>1,20,000</b>

<b>Product Name</b>	<b>Amount</b>
Sell phone (15p*2000tk)	30000
Pen drive, ear phone, memory	10,000
Charger(20*100)and casing(50p*60)and Screen	9000
Mobile accessories	20,000
Battery (24*250)tk	6000
<b>Total proposed items</b>	<b>75,000</b>

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4000	120000	1440000
<i>Less: Cost of sale (B)</i>	3200	96000	1152000
<b>Gross Profit 20% (A-B)= [C]</b>	800	24000	288000
<b><i>Less: Operating Costs</i></b>			
Electricity bill		800	9600
Mobile Bill		500	6000
Internet bill		2000	24000
Salary from Business (Self)		5000	60000
Others		200	2400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		250	3000
<b><i>Total Operating Cost (D)</i></b>		<b>8750</b>	<b>105000</b>
<b>Net Profit (C-D):</b>		<b>15250</b>	<b>183000</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)	5000	150000	1800000	6000	180000	2160000	7000	210000	2520000
<b>Less: Cost of Sale (B)</b>	4000	120000	1440000	4800	144000	1728000	5600	168000	2016000
<b>Profit 20% (A-B)=(C)</b>	<b>1000</b>	30000	360000	1200	36000	432000	1400	42000	504000
<b>Less operating cost :</b>									
Electricity bill		800	9600		900	10800		1000	12000
Mobile Bill		500	6000		600	7200		700	8400
Internet bill		2000	24000		2000	24000		2000	24000
Salary- self		6000	72000		6000	72000		6000	72000
Others		300	3600		400	4800		500	6000
Depreciation Expenses		250	3000		250	3000		250	3000
<b>Total Operating Cost (F)</b>		<b>9850</b>	<b>118200</b>		<b>10150</b>	<b>87936</b>		<b>10450</b>	<b>125400</b>
<b>Net Profit =(E-F)</b>		20150	241800		25850	310200		31550	378600
<b>GT payback</b>			30000			30000			30000
<b>Retained Income:</b>			211800			280200			348600

# **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	75000	0	0
1.2	Net Profit	241800	310200	378600
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus	0	214800	498000
	<b>Total Cash Inflow</b>	<b>319800</b>	<b>528000</b>	<b>879600</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	75,000	0	
2.2	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000	30000
2.3	Payment of GB loan			
	<b>Total Cash Outflow</b>	<b>105000</b>	<b>30000</b>	<b>30000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>214800</b>	<b>498000</b>	<b>849600</b>

# SWOT Analysis

## **S**TRENGTH

- Young and energetic
- Good communicational skill
- Experience

## **W**EAKNESS

- Lack of investment

## **O**PPORTUNITIE

- Employment opportunities
- May introduce new accessories and sets

## **T**HREATS

- Competitors
- Theft





ACTIVE TELECOM  
HIGH PERFORMANCE CELLULAR TRAVEL CHARGER

iPOWER  
HIGH PERFORMANCE CELLULAR TRAVEL CHARGER

Screen Guard  
HD

SONY

SONY

SHAUN  
SAMSUNG  
iPhone



সকল অরিজিনাল এক্সেসরিজ

পরিষ্কার



সিকনি অরিজিনাল এক্সেসরিজ

সিকনি অরিজিনাল এক্সেসরিজ

zeta  
picture so clear with the AMOLED screen

রবি  
জপারফরম্যান্স  
ইন্টারনেট-এ  
সবকিছু পূর্ণ

সিকনি অরিজিনাল এক্সেসরিজ

SYMPHONY  
সিকনি









ক্রমিক নং-

ইউপি ফরম- ১০

পরিশিষ্ট- ১০

# সীমামান্দী ইউনিয়ন পরিষদ

উপজেলাঃ নরসিংদী সদর, জেলাঃ নরসিংদী।

## বাণিজ্য কর

লাইসেন্স নং- 433

(ট্রেড লাইসেন্স)

তারিখঃ ১৮/০৬/২০১৫

ব্যবসা প্রতিষ্ঠানের নামঃ ই. ব্রজ টেলিকমিউনিকেশন প্রাইভেট লিমিটেড

মালিকের নামঃ ডো. শাকিল হিদায়ত

ব্যবসা প্রতিষ্ঠানের ঠিকানাঃ মাথুড়া বাজার, নরসিংদী সদর, নরসিংদী

ওয়ার্ড নং- ০৫ ব্যবসার ধরণঃ ইন্টারনেট প্রস্তুতকারিতা

উল্লেখিত কর বাবদ টাকা = ৩৫০/- (কথায়) তিনশত টাকা মাত্র

প্রাপ্ত হইয়া ২০১৫-২০১৬ইং সনে অত্র ইউনিয়নের সীমার মধ্যে ০১নং টুঙ্গাঙ্গী হিসাব

আবশ্যকীয় বাণিজ্য চলাইয়া যাইবার জন্য ব্যবসায়িক সনদপত্র (ট্রেড লাইসেন্স) প্রদান করা হইল।

৩০ জুন, ২০১৬ ইং সন পর্যন্ত এই লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে।

*(Signature)*

১৮/০৬/১৫

*Presented at*  
**40th Internal Design Lab**  
on April 21, 2016 at GT

