

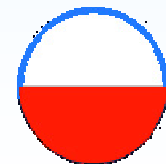
A Nobin Udyokta Project

Morshed Telecom



Project by : Md. Morshed Alam
Identified & Verified By: Outtom Kumar Sarker

Chandpur Sadar Unit
Region-1
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	<i>Morshed Alam</i>
Age	:	07-06-1989(28 years)
Marital status	:	married
Children	:	1 Daughter
No. of siblings:	:	03 brothers and 02 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	:	Hasina Begum
(iii) Father's name	:	Md. Abu Tahar Talukdar
(iv) GB member's info	:	Member since: 09/10/2005 Branch: Algi Centre no.36-m Group: 10 Loanee No.5332 First loan: Tk. 8000 Total Amount Received: Tk.275,000/- Existing loan: Tk. nil Outstanding:Tk.nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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, till to date	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Mobile Technician
Trade License Number	:	03/2017-2018
Business Experiences	:	10 years.
Other Own/Family Sources of Income	:	Business & Service Holder
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01680247779
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 2005. At first his mother took a loan amount BDT 8000 from Grameen Bank. She Invested the money in his son's business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Morshed Telecom
Address/ Location	:	Vill : Noyani ,P,O , Algi Bazar -Haimchair, Chandpur .
Total Investment in BDT	:	3,10,000/-
Financing	:	Self BDT : 2,30,000 (from existing business) -75 % Required Investment BDT : 80,000 (as equity) - 25%
Present salary/drawings from business (estimates)	:	BDT 10,000
Proposed Salary		BDT 10,000
Proposed Business % of present gross profit margin	:	30%
Estimated % of proposed gross profit margin	:	30%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,000	30,000	3,60,000
<i>Less: Cost of sale (B)</i>	700	21,000	2,52,000
Gross Profit 30% (A-B)= [C]	300	9,000	1,08,000
Add Income from Servicing, Flexi load (D)	400	12,000	1,44,000
Total Profit (E) C+D=E	700	21,000	2,52,000
<i>Less: Operating Costs</i>			
Electricity bill		800	9,600
Night Guard		100	1200
Mobile Bill		300	3600
Salary from Business (Self)		8,000	96,000
Salary (Employee)		5000	60 000
Others (Entertainment)		200	2400
<i>Non Cash Item:</i>			
Depreciation Expenses(42,000*15%)		525	6,300
Total Operating Cost (F)		14,925	1,79,100
Net Profit (E- F)		6,075	72,900

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items:			
Fan:	1,000		
Computer ,Printer	35000		2,30,000
Furniture:	3,000		
Present Goods Items (*) :	1,91,000		
Proposed Items (**) :		80,000	80,000
Total Capital	2,30,000	80,000	3,10,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock item

Product name	Amount
Desk top (01)	25,000
Mobile Set (18)	20,000
Hot Gun	2,000
Power supply	1,500
Charger (50)	4,000
Mobile Accessories	50,000
Battery	20,000
Head Phone ,Catching	15,000
Mobile Cover ,Glass Screen	15,000
Printer, Scanner	12000
Decoration	25,000
Parts	1,500
Total	1,91,000

Proposed Item

Product Name	Amount
B-Kash	50,000
Mobile accessories	30,000
Total	80,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	1200	36000	432000	1267	38000	456000
<i>Less: Cost of Sale (B)</i>	840	25200	302400	887	26600	319200
Profit 30% (A-B)=(C)	360	10800	129600	380	11400	136800
Income from Servicing ,B-kash, Flexi load (D)	500	15000	180000	500	15000	180000
Gross Profit (C+D)=E	860	25800	309600	880	26400	316800
Less operating cost :						
Electricity bill		800	9600		1000	12000
Mobile Bill		400	4800		500	6000
Salary- self		8000	96000		8000	96000
Salary (Employee)		5000	60 000		5000	60000
Night Garud		100	1200		100	1200
Others		200	2400		200	2400
Depreciation Expenses		525	6300		525	6300
Total Operating Cost (F)		15025	180300		15325	183900
Net Profit = G (E-F)		10775	129300		11075	132900
GT payback		48,000			48,000	
Retained Income:		81300			84900	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	-
1.2	Net Profit (Ownership Tr. Fee added back)	129300	132900
1.3	Depreciation (Non cash item)	6300	6300
1.4	Opening Balance of Cash Surplus		87600
	Total Cash Inflow	215600	226800
2.0	Cash Outflow		
2.1	Purchase of Product	80,000	-
2.2	Investment Pay Back (Including Ownership Tr. Fee)	-	-
2.3	Payment of GB loan	48000	48000
	Total Cash Outflow	128000	48000
3.0	Net Cash Surplus	87600	178800

SWOT Analysis



STRENGTH

- Skill and 10 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

- Lack of investment

OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

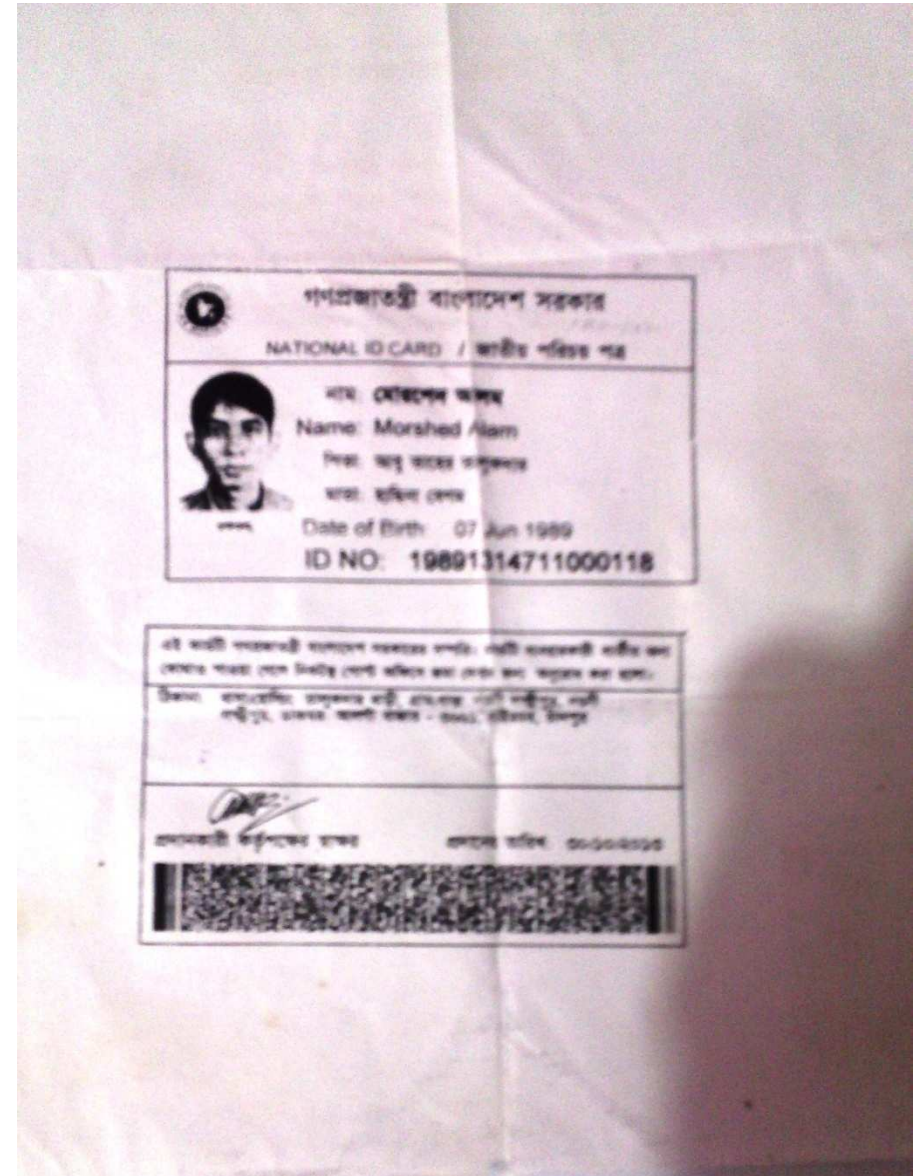
THREATS

- New competitor may be present
- Political Unrest
- Theft
- Fire

Photographs



Photograph



Photograph



১নং ফরম
(১) নং বিধান, দুইভা)

২নং জোনগী দুজাপুর (জৈত্র) ইউনিয়ন পরিষদ
ডাকঘর জোনগী গড়িয়া উপজেলা হাইহাট জেলা চাঁদপুর বাংলাদেশ।

ব্যবসা বাণিজ্যের লাইসেন্স তারিখ ১০/০৭/১৭

লাইসেন্স নং ০৬/১৩৭-১৩১৬

মোকাদ্দম প্রতিষ্ঠানের নাম মোরশেদ চৈনিকম
লাইসেন্স গ্রাহকের নাম মোরশেদ আমিন
পিতা/মাতার নাম জিবু আহম্মেদ গানকমার
ঠিকানা মোকাম- জোনগী বাজার, মান্নানুলীলকীপুর, হাইহাট, চাঁদপুর।
আর ইউনিয়নের আওতাধীনে ও বাহিরে ০১-০৭-২০১৭ তারিখ হইতে ১০-৬-২০১৭
এক বৎসরকাল হিসাবে তাহার মোরশেদ স্মার্টসিৎ
ব্যবসায়ের ধরণ ১
ব্যবসা চালানোর ব্যয়ের জন্য তৎকর্তৃক = ১৫০.০০ টাকা
(কথায়) একশত পঁচাত্তর টাকা মাত্র।
প্রদত্ত হওয়ার তাহাকে এই লাইসেন্স প্রদান করা হইল।
চেয়ারম্যান
হাইহাট ইউনিয়ন পরিষদ
১০ জনৈক সদস্য (১) চেয়ারম্যান
হাইহাট, চাঁদপুর

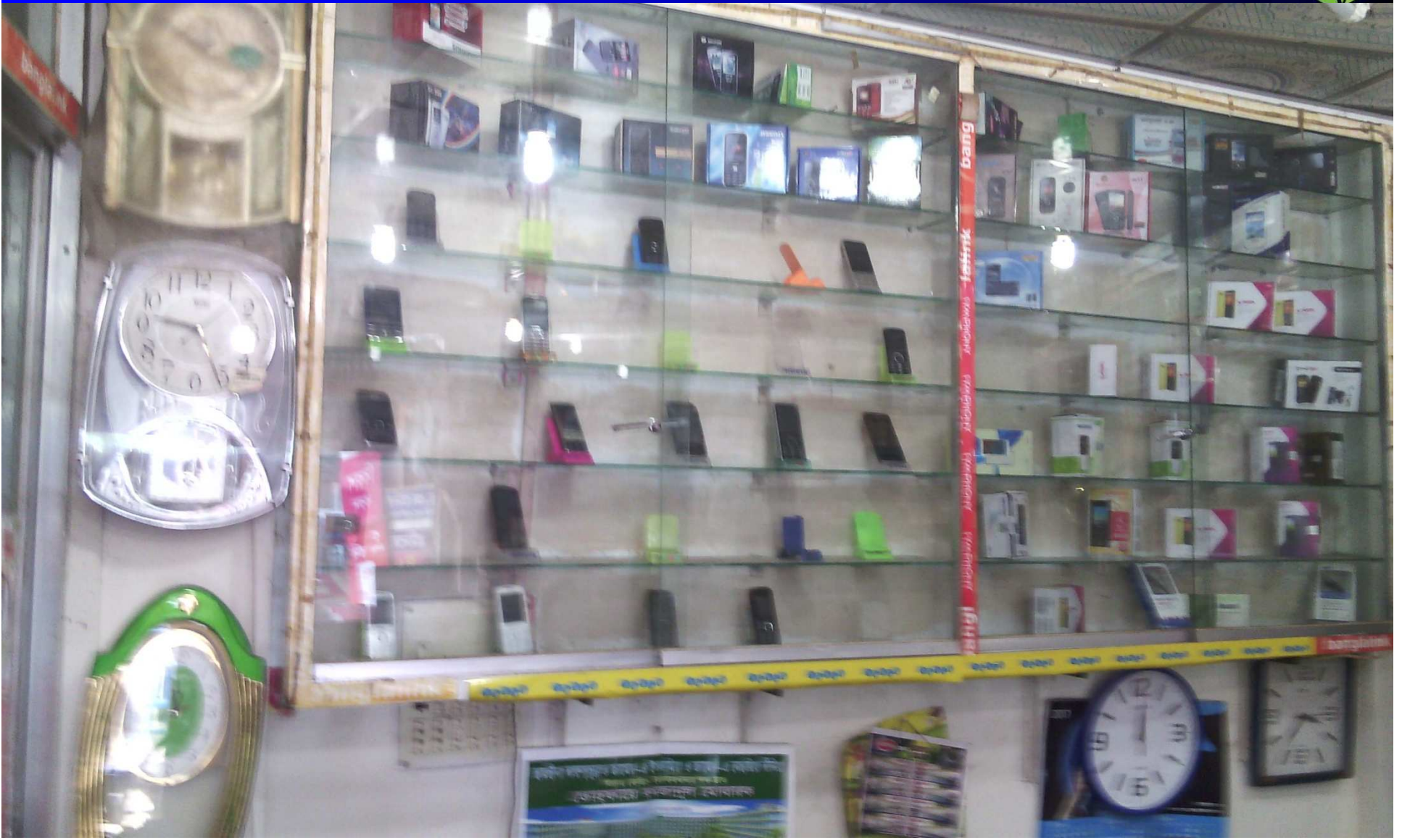
গ্রামীণ ব্যাংক
শাখা
সহজ স্বপ্নের পাশ বই

নাম হুসাইন
পত্নী দেবী
বয়স ১০
ক্রেতার নাম তাম
ক্রেতার নাম মোরশেদ আমিন
বই ইস্যুর তারিখ ১৭/০৬/১৭
শাখা ব্যবস্থাপকের স্বাক্ষর

Photograph



Photograph











Presented at
153rd Internal Design Lab
(22nd Regional Lab)
On 10th August-2017 at Chandpur

