



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Delowar Telecom and Digital Studio

Business Category: Telecom & IT support



**Business Proposal Collected By: Md Sofiquul Islam, Assistant officer,
Manda, Naogaon.**

Business Proposal Prepared & Verified By: Md. Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Delowar Hossain</i> Vill: Rutara, Union: Balu bazar, Post: Balu bazar, Upazila: Nihatapur, District: Naogaon.
Age	:	24 years
Marital status	:	Married
Children	:	1(One) son and 1 (one) Daughter
No. of siblings:	:	0 1(One) Brother 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	:	Bali Begum
(iii) Father's name	:	Saidur Rahman
(iv) GB member's info	:	<i>Branch : Nihatapur, Centre # 17/mo, Loan no : 2013/2, Membership since 2011 to til now First loan: Tk. 5,000 Existing loan: 30,000, Outstanding Loan: Tk. 30,000</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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.)		08 (Eight) years experiences is running his own business. He started the business with BDT 50,000 (Thirty thousand). He has trained from Nazrul telecom.
Other Own/Family Sources of Income	:	His Father income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01762-524152
NU's National ID No.	:	19916416921000305
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Bali Begumis a GB member since 2011
at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by assisting her son in existing business and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Delowar Telecom and Digital Studio</i>
Address/ Location	:	Gabtuli bazar
Total Investment in BDT	:	Tk. 3,54,000
Financing	:	Self Tk. 2,54,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,800 (Three thousand five hundred)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 75 , Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products 75 , Servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

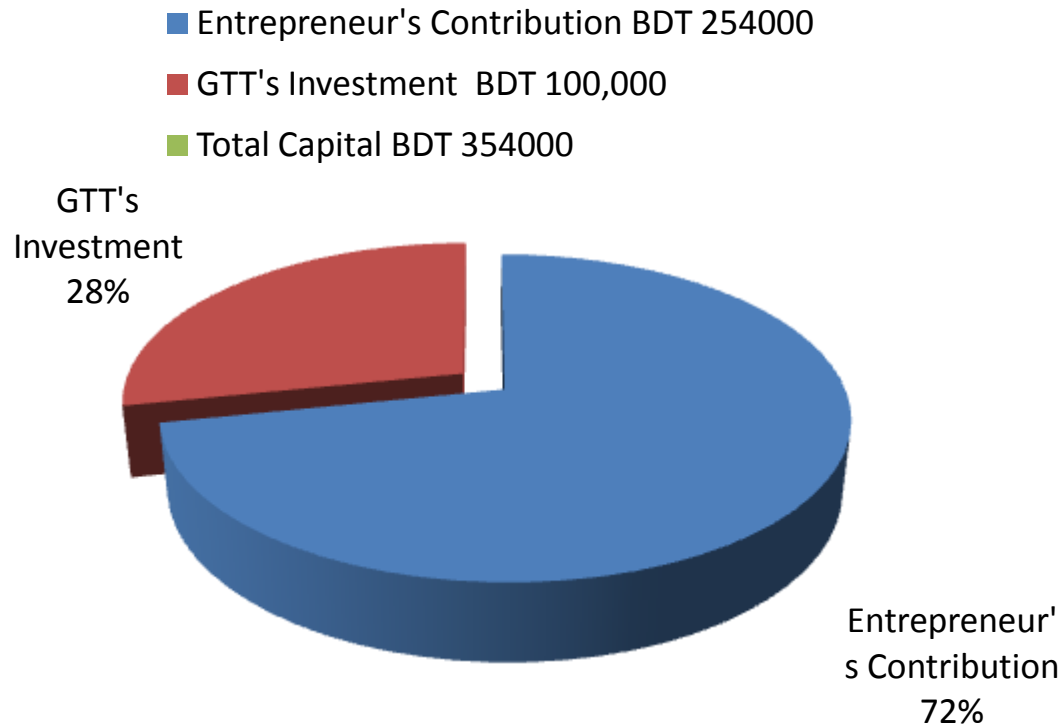
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	500	14,000	168,000
Income from servicing	400	11,200	134,400
Total income	900	25,200	302,400
Less: Cost of sales of products -product purchase	375	10,500	126,000
Gross Profit (C) [C=(A-B)]	525	14,700	176,400
Less: Operating Cost:			
Electricity bill		800	9,600
Shop Rent		700	8,400
Mobile bill		300	3,600
Night Guard bill		50	600
Conveyance		800	9,600
Provision of bad Debt		-	-
Ownership Transfer Fee		-	-
present Salary(Self and Family)		3,800	45,600
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		733	8,790
Total Operating Cost (D)		7,983	95,790
Net Profit (C-D):		6,718	80,610

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile, Mobile charger, Mobile battery, converter, Memory card, Sim, Head phone, Load, screen paper and Others accessories etc)	(mobile, Mobile charger, Mobile battery, converter, Memory card, Sim, Head phone, Load, screen paper and Others accessories etc)	160,455	100,000	260,455
Investment in Machineries (computer set, Servicing Equipment , pinter, camera, Ipsetc)		52,500		52,500
Cash in hand		1,895		1,895
Decoration (fixture and fittings)		9,150		9,150
Advance for Shop		30,000		30,000
Total Capital		254,000	100,000	354,000

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
Estimated sales income from products	1,000	28,000	336,000	1,550	43,400	520,800	2,480	69,440	833,280
Income from servicing	500	14,000	168,000	625	17,500	210,000	800	22,400	268,800
Total income	1,500	42,000	504,000	2,175	60,900	730,800	3,280	91,840	1,102,080
Less: Cost of sales of products -product purchase	750	21,000	252,000	1,163	32,550	390,600	1,860	52,080	624,960
Gross Profit (C) [C=(A-B)]	750	21,000	252,000	1,013	28,350	340,200	1,420	39,760	477,120
Less: Operating Cost:									
Electricity bill		850	10,200		1,150	13,800		1,450	17,400
Shop Rent		700	8,400		1,200	14,400		1,700	20,400
Mobile bill (SMS & Reporting)		500	6,000		1,000	12,000		1,500	18,000
Night Guard bill		50	600		250	3,000		450	5,400
Conveyance		1,000	12,000		1,200	14,400		1,400	16,800
Provision of bad Debt		-	-		-	-		-	-
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary(Self and Family)		5,000	60,000		6,000	72,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,500	18,000		2,000	24,000
Non Cash Item:									
Depreciation Expenses		733	8,790		733	8,790		733	8,790
Total Operating Cost (D)	-	10,499	121,990	-	13,699	164,390	-	16,899	202,790
Net Profit (C-D):	-	10,501	130,010	-	14,651	175,810	-	22,861	274,330
Retained Income			130,010			305,820			580,150

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.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	134,010	183,810	282,330
1.3	Depreciation Expenses	8,790	8,790	8,790
1.4	Opening Balance of Cash Surplus	-	118,800	263,400
	Total Cash Inflow	242,800	311,400	554,520
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	118,800	263,400	506,520

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- Products Quality;
- He has on hand training;
- Business Experience : 08 yrs.

WEAKNESS

- Can not supply goods and Services as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 8,34,150 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 224th as Yunus Centre and 58th In-house Executive
Social Business Design Lab
(GTT) on April 07, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













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



নাম: মোঃ দেলোয়ার হোসেন
Name: Md. Delowar Hossain
পিতা: সাইদুর রহমান
মাতা: বেলা বিবি
Date of Birth: 11 May 1991
ID NO: 19916416921000305

দেলোয়ার

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: ময়েজ, গ্রাম/রাস্তা: রাউতার, ডাকঘর: বালুবাজার - ৬৫১১,
নিয়ামতপুর, নওগাঁ

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৯/০৯/২০১০



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
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নাম: বেলা বিবি
Name: Belli Bibi
স্বামী: সাইদুর রহমান
মাতা: হুসেনা বিবি
Date of Birth: 02 Aug 1962

বেলা

ID NO: 6416921810110

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প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৪/২০০৮





Thank You