



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Aman Ulla Vill: Nagarpara, Duptara, Union: Duptara, Post: Duptara - 1450, Upazila: Araihasar, District: Narayanganj.
Age	:	32 Years
Marital status	:	Married
Children	:	1 (one) Son & 1 (one) Daughter
No. of siblings:	:	02 (two) Sisters & 1 (one) Brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Setara Begum
(iii) Father's name	:	Abdul Hamid
(iv) GB member's info	:	<i>Branch: Duptara, Araihasar, Narayanganj Centre # 25/mo</i> <i>Loan no.: 1023, Member since July 1, 1982</i> <i>First loan: Tk. 950</i> <i>Existing loan: Tk. 50,000, Outstanding loan: Tk. 25,664</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	04 (four) years experience is running his own telecom & IT support business. He started the business only with Tk. 22,000. He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business (grocery shop).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01944708185
NU's National ID No.	:	6710231545356
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Setara Begum is a GB member since July 1, 1982, at first she took GB loan BDT 950 (nine hundred fifty).
- Gradually she took GB loan several times and utilized it for building house, taking education of her children, arranged marriage of her daughter, assisting her husband in business (grocery shop) and her son in business (telecom and it support business).
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing businesses of her husband and son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maaer Doa Digital & Mobile Servicing</i>
Address/ Location	:	Kalibari master plaza, Adorsha bazar, Araihasar, Narayanganj
Total Investment in BDT	:	Tk. 291,000
Financing	:	Self Tk. 191,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Nil
Proposed Salary (estimates)	:	Nil
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25%, video & editing 40%, song download 100%, servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products 25%, video & editing 40%, song download 100%, servicing 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	250	6,500	78,000
Income from video & editing		1,000	12,000
Income from song download	100	2,600	31,200
Income from servicing	200	5,200	62,400
Total Sales income (A)	550	15,300	183,600
Less: Cost of sales of products	188	4,875	58,500
Less: Cost of video & editing		600	7,200
Less: Total cost of Sales (B)	188	5,475	65,700
Gross Profit (C) [C=(A-B)]	363	9,825	117,900
Less: Operating Cost:			
Electricity bill		320	3,840
Generator bill		100	1,200
Shop Rent		850	10,200
Mobile bill		500	6,000
Modem bill		350	4,200
Night Guard bill		50	600
Conveyance		320	3,840
Present Salary (self)		-	-
Present Salary (Assistant-1)		2,500	30,000
Other Cost (stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		1,592	19,106
Total Operating Cost (D)		6,782	81,386
Net Profit (C-D):		3,043	36,515

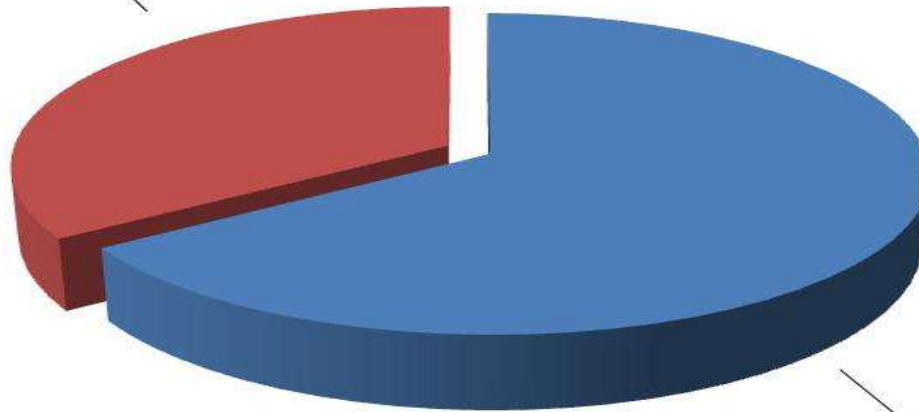
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (charger, battery, head phone, card reader, cashing, screen paper and product for servicing etc)	Mobile set	36,563	15,000	51,563
Investment in Machineries (computer set-2, camera-2, hot gun-1, power supply-1, total-1, pen drive-1, modem-1, fan and bulb etc.)	Digital camera (sony-1500m)	122,070	85,000	207,070
Cash in hand		12,117		12,117
Debtors		2,300		2,300
Decoration (fixture and fittings)		7,950		7,950
Advance for shop		10,000		10,000
Total Capital		191,000	100,000	291,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 191,000
- GTT's Investment BDT 100,000
- Total Capital BDT 291,000

GTT's
Investment
34%



Entrepreneur's
Contribution
66%

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	600	15,600	187,200	690	17,940	215,280	759	19,734	236,808
Sales income from video & editing		2,000	24,000		2,300	27,600		2,415	28,980
Estimated income from song download	120	3,120	37,440	138	3,588	43,056	152	3,947	47,362
Estimated income from servicing	300	7,800	93,600	345	8,970	107,640	380	9,867	118,404
Total estimated Sales income (A)	1,020	28,520	342,240	1,173	32,798	393,576	1,290	35,963	431,554
Less: Cost of sales of products	450	11,700	140,400	518	13,455	161,460	569	14,801	177,606
Less: Cost of video & editing		1,200	14,400		1,380	16,560		1,449	17,388
Less: Total cost of Sales (B)	450	12,900	154,800	518	14,835	178,020	569	16,250	194,994
Gross Profit (C) [C=(A-B)]	570	15,620	187,440	656	17,963	215,556	721	19,713	236,560
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Generator bill		100	1,200		150	1,800		150	1,800
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Modem bill		350	4,200		350	4,200		350	4,200
Night Guard bill		50	600		80	960		80	960
Conveyance		500	6,000		1,000	12,000		1,000	12,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (self)		-	-		-	-		-	-
Proposed Salary (Assistant-1)		2,500	30,000		3,500	42,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		200	2,400		400	4,800		600	7,200
Non Cash Item:									
Depreciation Expenses		2,655	31,856		2,655	31,856		2,655	31,856
Total Operating Cost (D)	-	9,221	106,656	-	11,101	133,216	-	11,351	136,216
Net Profit (C-D):	-	6,399	80,785	-	6,862	82,341	-	8,362	100,344
Retained Income			80,785			163,125			263,469

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including 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)	84,785	90,341	108,344
1.3	Depreciation Expenses	31,856	31,856	31,856
1.4	Opening Balance of Cash Surplus	-	92,640	166,836
	Total Cash Inflow	216,640	214,836	307,036
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	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	92,640	166,836	259,036

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family):01
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Maintain books of record;
- Experience : 04 Yrs.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 454,469 after 3 years excluding payback of investor's money.

WEAKNESS

- Can not supply goods and service according to demand.

THREATS

- Local Competition;
- Fire;
- Load Shedding.

Presented at 8th In-house Executive Social Business Design Lab
on August 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





২নং দুপ্তারা ইউনিয়ন পরিষদ

2NO DUPTARA UNIC

উপজেলা : আড়াইহাজার, জেলা : নারায়ণগঞ্জ।

Upazilla- Arai hazar, Dis

ট্রেড লাইসেন্স TRADE LICENCE

[৭।১২ (১ ধারা নিয়ম দ্রষ্টব্য)]



ক্রমিক নং

লাইসেন্স নং ৪২/২০০৬-১৮

মোঃ আমান উল্লাহ মোঃ হামিদ

ব্যবসা প্রতিষ্ঠানের নাম :

শ্রী: আমান উল্লাহ মোঃ হামিদ

মালিক/পরিচালকের নাম :

গ্রাম : নগর পাড়া

ডাকঘর : হুগল

উপজেলা-আড়াইহাজার, জেলা-নারায়ণগঞ্জ।

ব্যবসার স্থান :

আড়াইহাজার ডাকঘর

ব্যবসার প্রকার :

মোঃ আমান উল্লাহ মোঃ হামিদ

উপরোক্ত নিয়মে লাইসেন্স ফি

২০০৬

টাকা (কথায়)

মোঃ আমান উল্লাহ মোঃ হামিদ

২১২৬ টাকা অর্থ বৎসর হইতে ২১৮৮ টাকা অর্থ বৎসর পর্যন্ত বৈধ ভাবে ব্যবসা পরিচালনা করার অনুমতি দেওয়া হইল।

এই লাইসেন্স ০০০৬ জুন ২০১৫ পর্যন্ত কার্যকরী থাকিবে এবং প্রতি বৎসর নবায়ন করিতে হইবে।

মোঃ আমান উল্লাহ

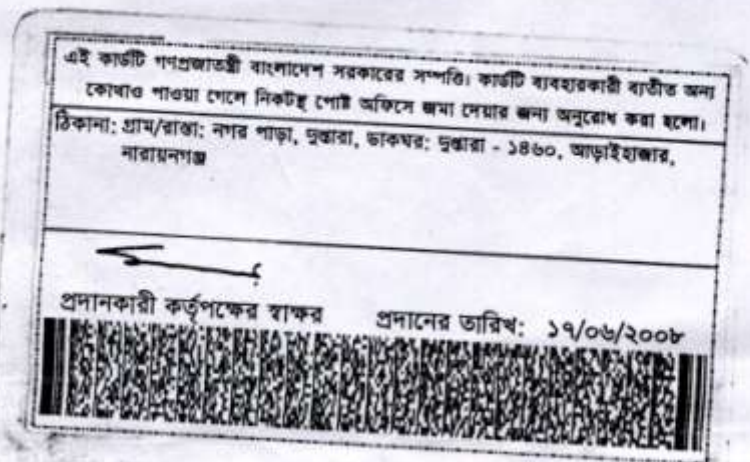
সচিব

২নং দুপ্তারা ইউনিয়ন পরিষদ

শাহিনা মোশাররফ

সচিব

২নং দুপ্তারা ইউনিয়ন পরিষদ





গ্রামীণ ব্যাংক

..... শাখা
ধুপতারা আড়াইহাজার শাখা

সহজ ঋণের পাশ বই

নাম হেজা -
ঋণী নং ১০২৬
গ্রুপ নং ০২
কেন্দ্র নং ২৫
কেন্দ্রের নাম জিলা - হুট
বই ইস্যুর তারিখ ১৫/০৮/১৫
শাখা ব্যবস্থাপকের স্বাক্ষর

Thank You