



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Krisna Datta</b> Vill: Jumarbari, Union: 08 no. Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	32 years
Marital status	:	Married.
Children	:	01 (One) Son.
No. of siblings:	:	03 (three) 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	:	<p style="text-align: center;">Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Niva Rani</p> <p>Jagannath Datta</p> <p><i>Branch: Jumarbari, Saghata, Centre # 77/mo,</i> <i>Loan no.: 8621, Member since August 10, 2002</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: Tk. 50,000</p>
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	<p>N/A</p> <p>Yes</p> <p>Nil</p> <p>Nil</p>

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

Education, till to date	:	B.A Pass.
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.)	:	<p>12 (Twelve) Years experiences is running his own business. He started the business with BDT 13,350 (Thirteen thousand three hundred fifty).</p> <p>He has taken 01 (One) year long training on Electrical and Electronics from Korotoa Technical Training Center (KTT) under the district of Bogra.</p> <p>He has taken 01 (One) year long training on Diploma in Computer Science &amp; ICT from SIT Foundation.</p>
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil.
NU's Contact No.	:	01820527526
NU's National ID No.	:	3218847359339
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Niva Rani is a GB member since August 10, 2002 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for Cultivation, purchasing cows, repairing and assisting her Son in existing business. She was a mobile lady.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her Son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Maa Telecom &amp; Mukto Media</i></b>
Address/ Location	:	Jumarbari Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 393,000
Financing	:	Self Tk. 243,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On Products (Mobile accessories) 14% and mobile Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On Products (Mobile accessories) 14% and mobile Servicing 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

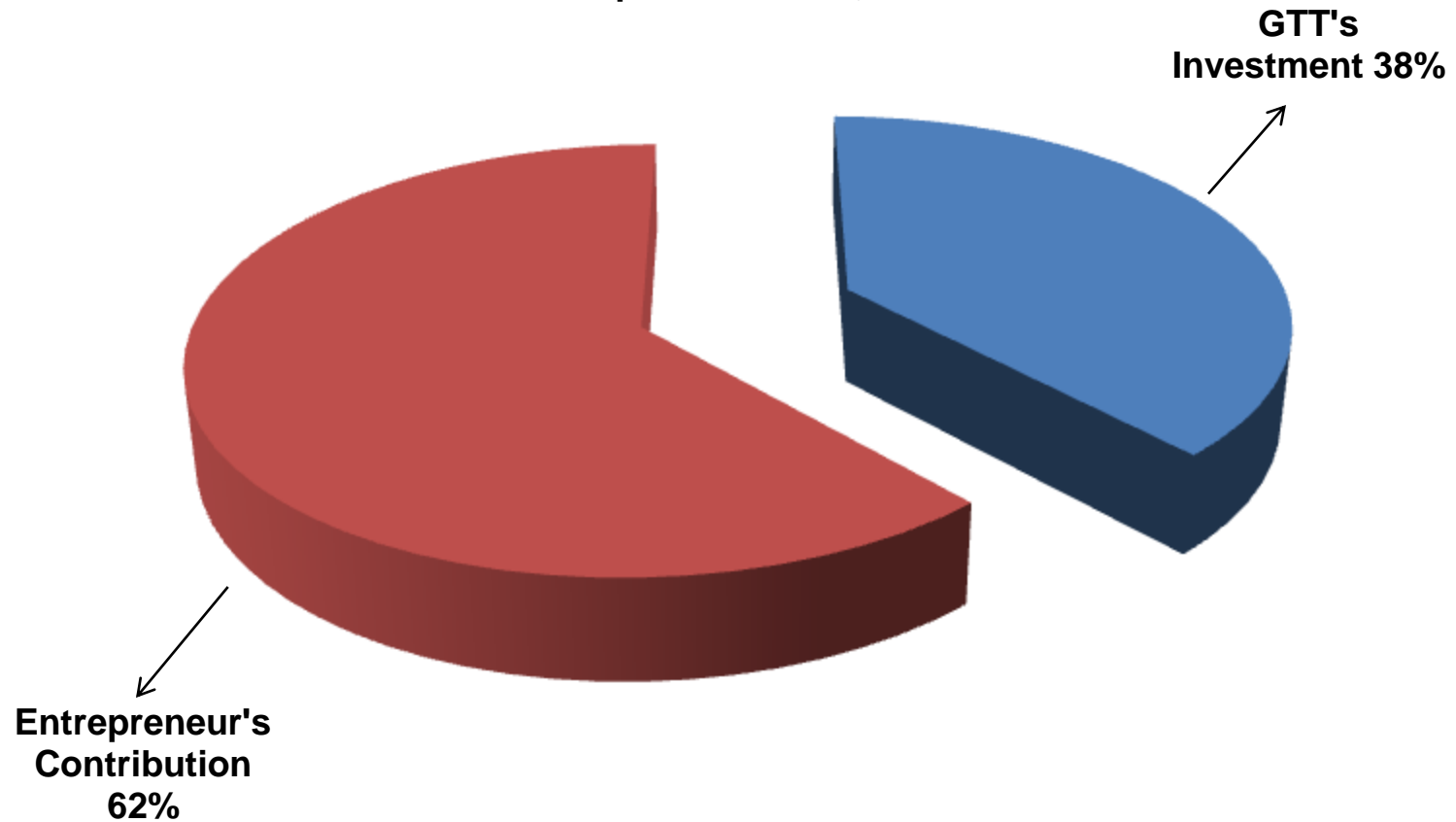
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales of products (mobile accessories)	1,500	42,000	504,000
Income of Servicing (mobile)	350	9,800	117,600
<b>Total Servicing Income (A)</b>	<b>1,850</b>	<b>51,800</b>	<b>621,600</b>
Less: Cost of sales (Product Purchase) (B)	1,290	36,120	433,440
<b>Gross profit (GP) [C=(A-B)]</b>	<b>560</b>	<b>15,680</b>	<b>188,160</b>
<b>Less: Operating Costs:</b>			
Electricity bill		600	7,200
Night Guard bill		150	1,800
Shop Rent		900	10,800
Conveyance Bill		600	7,200
Mobile bill		600	7,200
Present salary-Self		5,000	60,000
Present salary-Assistant-1		2,000	24,000
Other Expenses (Stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		1,813	21,755
<b>Total Operating Costs (D)</b>		<b>12,163</b>	<b>145,955</b>
<b>(C-D)Net Profit:</b>		<b>3,517</b>	<b>42,206</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Existing	Proposed			
Investment in products (Ribbon, Casing, data cable, casing box, mobile touch, display, battery, charger, memory card and others accessories materials etc.)	Investment in products (Flash tools, charger, battery, casing, head phone, screen paper battery, charger, memory card, recondition mobile set, etc.)	69,980	100,000	169,980
Investment in machineries (Computer set, Generator, Digital Power supply, LCD, CPU, hot gun, Meter, IPS, fan etc.)	New Laptop-1 etc.	107,630	30,000	137,630
Furniture and decoration		36,100	20,000	56,100
Advance in Shop		25,000	-	25,000
Cash in hand		4,290	-	4,290
<b>Total Capital</b>		<b>243,000</b>	<b>150,000</b>	<b>393,000</b>

# ***SOURCE OF FINANCE***

- **GTT's Investment BDT 150,000**
- **Entrepreneur's Contribution BDT 243,000**
- **Total Capital BDT 393,000**





# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Proposed Business (BDT)								
	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales of products (mobile accessories)	2,200	61,601	739,217	2,508	70,226	842,707	2,834	79,355	952,259
Est. Income of Servicing (mobile)	450	12,600	151,198	517	14,490	173,878	543	15,214	182,572
<b>Total Sales/Servicing Income (A)</b>	<b>2,650</b>	<b>74,201</b>	<b>890,415</b>	<b>3,026</b>	<b>84,715</b>	<b>1,016,585</b>	<b>3,377</b>	<b>94,569</b>	<b>1,134,831</b>
Less: Cost of sales (Product Purchase) (B)	1,892	52,977	635,726	2,157	60,394	724,728	2,437	68,245	818,943
<b>Gross profit (GP) [C=(A-B)]</b>	<b>758</b>	<b>21,224</b>	<b>254,689</b>	<b>869</b>	<b>24,321</b>	<b>291,857</b>	<b>940</b>	<b>26,324</b>	<b>315,888</b>
<b>Less: Operating Costs:</b>									
Electricity bill		900	10,800		1,000	12,000		1,300	15,600
Night Guard bill		150	1,800		150	1,800		180	2,160
Shop Rent		900	10,800		900	10,800		900	10,800
Coveyance Bill		1,300	15,600		1,800	21,600		2,300	27,600
Mobile bill (including SMS & Reporting )		900	10,800		1,000	12,000		1,150	13,800
Ownership Transfer Fee		500	6,000		1,000	12,000		1,000	12,000
Proposed salary-self		6,000	72,000		7,000	84,000		7,500	90,000
Proposed salary-Assistant (1)		2,000	24,000		2,200	26,400		2,200	26,400
Other Expenses (Stationary & Entertainment etc.)		700	8,400		800	9,600		850	10,200
<b>Non Cash Item:</b>									
Depreciation Expenses		1,813	21,755		1,813	21,755		1,813	21,755
<b>Total Operating Costs (D)</b>	-	<b>15,163</b>	<b>181,955</b>	-	<b>17,663</b>	<b>211,955</b>	-	<b>19,193</b>	<b>230,315</b>
<b>(C-D)Net Profit:</b>		<b>6,061</b>	<b>72,734</b>		<b>6,659</b>	<b>79,903</b>		<b>7,131</b>	<b>85,574</b>
<b>Retained Income:</b>			<b>72,734</b>			<b>152,637</b>			<b>238,210</b>

**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 #	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	<b>Cash Inflow</b>			
1.1	Investment Infusion by Entrepreneur	-	-	-
1.2	Investment Infusion by Investor	150,000	-	-
1.3	Net Profit	78,734	91,903	97,574
1.4	Depreciation Expenses (Non Cash Item)	21,755	21,755	21,755
1.5	Opening Balance of Cash Surplus	-	64,489	106,146
	<b>Total Cash Inflow</b>	<b>250,489</b>	<b>178,146</b>	<b>225,474</b>
2.0	<b>Cash Outflow</b>			
2.1	Products Purchase and Decoration	<b>150,000</b>	-	-
2.2	Investment Payback including ownership transfer fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
3.0	<b>Net Cash Surplus</b>	<b>64,489</b>	<b>106,146</b>	<b>153,474</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment: 0
- Trade License in his own name;
- He has Institutional training;
- Maintain Books of Record;
- working experiences (12yrs);

## **W**EAKNESS

- Can not supply goods and Service as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customer;
- Demand increasing;
- The Capital of the entrepreneur will be BDT 481,210 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 11<sup>th</sup> In-house Executive Social Business Design Lab  
On August 27, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures















12-08-2015

2100 का → 380/-

का सिव → 1850/-

13-08-2015

2100 का → 310/-

का सिव → 1150/-

14-08-2015

2100 का → 290/-

का सिव → 1050/-

15-08-2015

2100 का → 210/-

का सिव → 1300/-

16-08-2015

2100 का → 220/-

का सिव → 1200/-

17-08-2015

2100 का → 210/-

का सिव → 1200/-

2100 का → 210/-

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18-08-2015

2100 का → 210/-

का सिव → 1200/-

19-08-2015

2100 का → 210/-

का सिव → 1200/-

20-08-2015

2100 का → 210/-

का सिव → 1200/-

21-08-2015

2100 का → 210/-

का सिव → 1200/-



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: কৃষ্ণ দত্ত

Name: Krisna Datta

পিতা: জগন্নাথ দত্ত

মাতা: নিভা দত্ত

Date of Birth: 01 July 1983

ID NO: 3218847359339

কৃষ্ণ দত্ত

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি ও অন্য কেহও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: জুমারবাড়ী পূর্বপাড়, জুমারবাড়ী, ডাকঘর: জুমারবাড়ী - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১২/০৯/২০০৮



গ্রামীণ ব্যাংক

জুমারবাড়ী পূর্বপাড়া শাখা

সহজ ঋণের পাশ বই

নাম	নিভা রানী
স্বণী নং	৫৫২ ১
ক্রম নং	০৪
কেন্দ্র নং	১৭১৫
কেন্দ্রের নাম	জুমারবাড়ী পূর্বপাড়া শাখা
বই ইস্যুর তারিখ	

NOTARIZED  
TRANSLATION IN TO ENGLISH  
(NOTARIZED)

SERIAL NO 199 DATE 24/02/2004

# KAROTOA TECHNICAL TRAINING CENTER BOGRA

AFFILIATED & RECOGNISED BY THE GOVERNMENT  
OF TECHNICAL EDUCATION DEPARTMENT  
BANGLADESH.

SL.NO. 526

ISSUE DATE : 24/02/2004

## CERTIFICATE

CERTIFY THAT SREE KRISNA DATTA  
SON OF SREE JAGOTANATH DATTA BATCH NO 52  
ROLL NO : 14 HE HAS COMPLETED THE ONE YEAR TRAINING COURSE ON  
ELECTRONICS TRADE THE DURATION FROM  
1<sup>ST</sup> DECEMBER 2001 TO 30<sup>TH</sup> NOVEMBER 2002 AND PASSED  
THE A GRADE.

SD/ILLEGIBLE  
TRADE INST.

*Smt. Fatma*  
*24/02/04*  
NOTARY PUBLIC  
BOGRA, BANGLADESH



SD/ILLEGIBLE  
DIRECTOR

Form No. C-2017



Registration No. RC-57-DC-2017



# INSTITUTE OF ICT (INFORMATION & COMMUNICATION TECHNOLOGY)

SCIENCE & INFORMATION TECHNOLOGY FOUNDATION  
Bangladesh Government Approved (Regt. No. 2001)  
Dhaka, Bangladesh.

## "Diploma in Computer Science & ICT"

This is to Certify that Krisna Datta

Father's Name Jagannath Datta

Mother's Name Kinga Datta

Name of Center MCTC

RC No. 57

was a student of this "Institute of ICT" under SIT- Foundation, Dhaka.

From 01-01-2009

to 21-12-2009

He/She has Successfully Completed the "Diploma in Computer Science & ICT" Training Course.

This/Her Grade is A+ Representing B+ issued on the 18 January, 2010

Regional Director  
SIT-Foundation

Corporate Director  
SIT-Foundation

Executive Director  
SIT-Foundation

N.B. This Certificate is not transferrable.



Certificate of Registration of Societies  
Act 132 of 1960

*[Faded text and signatures]*



### SUBJECTS

- 01. Computer Application
- 02. Computer Fundamentals
- 03. Networking Network
- 04. Hardware Maintenance
- 05. Software Troubleshooting
- 06. Programming
- 07. Graphics & Design
- 08. Illustration & Photography
- 09. Data Entry Operating System

#### Grading Marks

A	90% & Above
B	75% & Above
C	60% & Above
D	50% & Above

# ০৮নং জুমারবাড়ী ইউনিয়ন পরিষদ

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

ট্রেড লাইসেন্স (অর্থ বছর: ২০১৫-২০১৬)

18

বহি নং ০২ ট্রেড লাইসেন্স নং ৪৮ ইস্যার তারিখ ১০/০৬/২০১৫

স্থানীয় সরকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১ নং আইন) এর ধারার ক্ষমতাবলে প্রণীত আদেশ কর্তৃক, ২০১২ এর বিধান অনুযায়ী ব্যবসা-বাণিজ্য, পেশা, বৃত্তি, জীবিকার উপর আরোপিত কর আদায়ের লক্ষ্যে নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে এ লাইসেন্স ইস্যু করা হলো। যার কার্যকারিতার মেয়াদ ৩০/০৬/২০১৬ ইং তারিখ পর্যন্ত বলবৎ থাকবে।

- ১। ব্যবসা প্রতিষ্ঠানের নাম : শাওনিকম এন্ড মুন্সিফিয়া
- ২। মালিকের নাম : মুন্সিফিয়া
- ৩। পিতা/স্বামীর নাম : তপস্বী দত্ত
- ৪। মাতার নাম : মিতা দত্ত
- ৫। আইডি নং/জন্ম নিবন্ধন নং : ৩২১৪৪৭৭৩৫৭৩৩৭
- ৬। মালিকের ঠিকানা (ক) বর্তমান ঠিকানা : গ্রাম : মুন্সিফিয়া ইউনিয়ন: জুমারবাড়ী  
(খ) স্থায়ী ঠিকানা : জুমারবাড়ী-সাঘাটা-গাইবান্ধা
- ৭। ব্যবসা/বৃত্তি/পেশার নাম/ধরণ : মেসার্স ওইল্ডার্স প্রাইভেট লিমিটেড
- ৮। ব্যবসা/বৃত্তি/পেশা পরিচালনার স্থান : ৫৭ টাঙ্গুয়ার রোড-জুমারবাড়ী-সাঘাটা
- ৯। লাইসেন্স ফি (বার্ষিক) টাকা (অংকে) : ১০০/-  
টাকা (কথায়) : একশত টাকা মাত্র

[Signature]  
10.08.15

[Signature]  
১০/০৬/১৫

জুমারবাড়ী ইউনিয়ন পরিষদ  
জুমারবাড়ী ইউনিয়ন পরিষদ

চেয়ারম্যানের স্বাক্ষর





**Thank You**