



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Ashraful Islam Vill: Putimari Khapara, Union: Voratkhali, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	04 (four) Brothers.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Razema Khatun
(iii) Father's name	:	Late Dosizol Haque
(iv) GB member's info	:	<i>Branch: Muktinagor, Saghata Centre # 19/mo</i> <i>Loan no.: 2844 Member since August 23, 2003</i> First loan: Tk. 4,000 Existing loan: Tk. 18,000, Outstanding loan: Tk. 2,030
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's mother
(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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 20,000 (Twenty Thousand). He has on hand training from Probin Telecom (2 years) and he has taken 3 (three) months training on Live Stock from Jubo unnayan.
Other Own/Family Sources of Income	:	His 01 (one) brother's income from agriculture and 02 (two) brother's income form Job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01924130904
NU's National ID No.	:	3218895112483
NU Project Source/Reference	:	Grameen Telecom Trust.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Razema Khatun is a GB member since August 23, 2003 at first she took GB loan BDT 4,000 (Four Thousand).
- Gradually she took GB loan several times and utilized it for agriculture, purchasing cow, repairing house and purchasing land.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the business of her sons.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Monir Telecom & Mobile Servicing Center</i>
Address/ Location	:	Ulla Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 238,000
Financing	:	Self Tk. 138,000 (from existing business) Required Investment Tk. 100,000 (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 20%, Servicing 100%
(ii) Estimated % of proposed gross profit margin	:	On products 20%, 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	550	15,400	184,800
Income from Servicing	300	8,400	100,800
Total Sales and Commission (A)	850	23,800	285,600
Less: Cost of Sales / Products (B)	440	12,320	147,840
Gross Profit (C) [C=(A-B)]	410	11,480	137,760
Less: Operating Cost:			
Electricity bill		400	4,800
Generator Bill		180	2,160
Shop Rent		1,100	13,200
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		500	6,000
Ownership Transfer Fee			-
Present Salary (Family & Self)		5,000	60,000
Bank Charge (DD, PO, SC)			-
Other Cost (Stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		444	5,323
Total Operating Cost (D)		8,624	103,483
Net Profit (C-D):		2,856	34,278

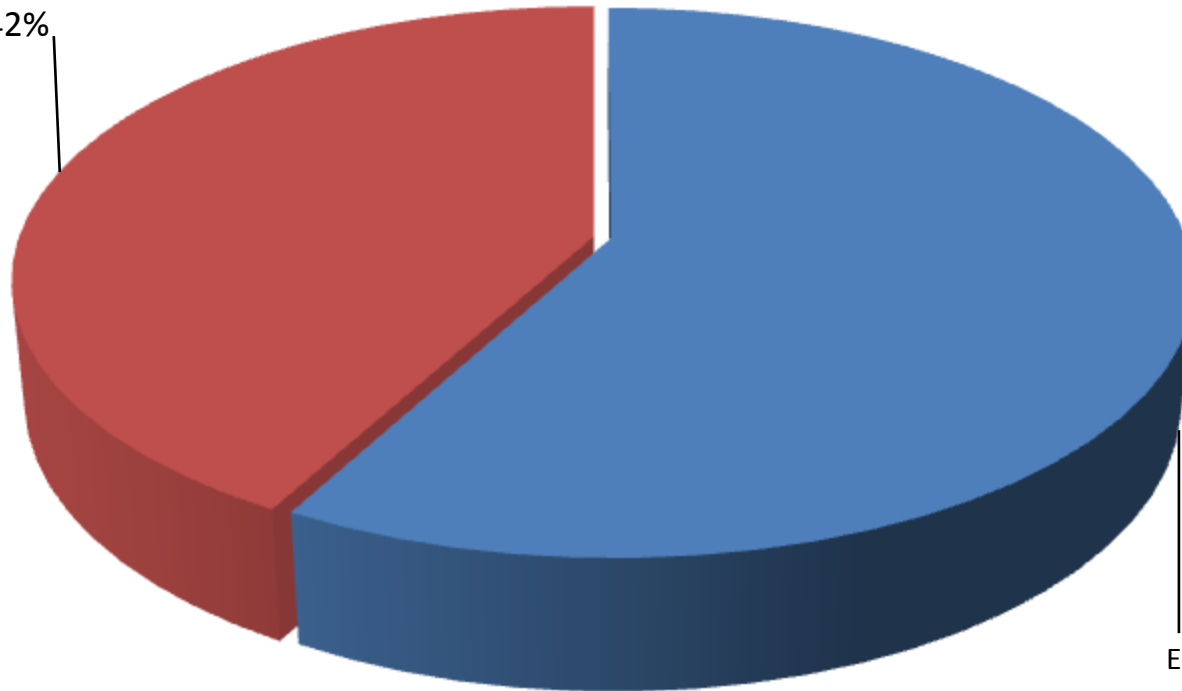
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Mobile battery, charger, casing, headphone, display, memory card etc.)	Investment in products (Mobile set and mobile accessories etc.)	81,400	100,000	181,400
Investment in Machineries, Equipment & Tools (Computer-1, Hotgun, meter, ,Fan, Light, etc.)		27,350	-	27,350
Cash in hand		2,050	-	2,050
Advenc for Shop		15,000	-	15,000
Decoration (fixture and fittings)		12,200	-	12,200
Total Capital		138,000	100,000	238,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 138,000
- GTT's Investment BDT 100,000
- Total Capital BDT 238,000

GTT's Investment 42%



Entrepreneur's
Contribution 58%

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	27,999	335,985	1,200	33,598	403,182	1,380	38,638	463,659
Income from Servicing	350	9,799	117,593	402	11,269	135,232	463	12,960	155,517
Total Sales and Commission (A)	1,350	37,798	453,578	1,602	44,868	538,414	1,843	51,598	619,176
Less: Cost of Sales / Products (B)	800	22,399	268,788	960	26,879	322,545	1,104	30,911	370,927
Gross Profit (C) [C=(A-B)]	550	15,399	184,790	642	17,989	215,869	739	20,687	248,249
Less: Operating Cost:									
Electricity bill		500	6,000		500	6,000		600	7,200
Generator Bill		200	2,400		230	2,760		250	3,000
Shop Rent		1,100	13,200		1,100	13,200		1,100	13,200
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		700	8,400
Night Guard bill		120	1,440		150	1,800		150	1,800
Conveyance		1,000	12,000		1,200	14,400		1,400	16,800
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Bank Charge (DD, PO, SC)		45	1,176		45	540		45	540
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		444	5,323		444	5,323		444	5,323
Total Operating Cost (D)	-	11,375	133,139	-	12,935	155,223	-	14,555	174,663
Net Profit (C-D):	-	4,024	51,652	-	5,054	60,646	-	6,132	73,586
Retained Income			51,652			112,298			185,884

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 #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	55,652	68,646	81,586
1.3	Depreciation Expenses	5,323	5,323	5,323
1.4	Opening Balance of Cash Surplus	-	36,974	62,943
	Total Cash Inflow	160,974	110,943	149,852
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.4	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	36,974	62,943	101,852

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family):0
Future employment:0
- Trade License in his own name;
- He has on hand Training;
- Skilled and working experiences (09yrs);

WEAKNESS

- Can not supply goods & services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 323,884 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 156th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

মনিটর টেলিকম এন্ড
মোবাইল সার্ভিসিং
০১২৪১৬০২০৪, ০১৭৪১৬৬০২৪৬.











২নং ভরতখালী ইউনিয়ন পরিষদ

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা

<http://varotkhaliup.gaibandha.gov.bd/>

Mail: 2nobharatkhalaiup@gmail.com

ট্রেড লাইসেন্স

ক্রমিক নং-

তারিখ: ২০/০১/২০২০

লাইসেন্স নং-

ঃ ৪৯

প্রতিষ্ঠানের নাম

ঃ রানির টেলিকম এন্ড স্টোরিঙ্গ সার্ভিসিং

প্রোপারাইটরের নামঃ

ঃ শ্রী: জি.স.আ.ফু.দ.ই.ম.ল.দ. (তোগ)

পিতার নাম

ঃ শ্রী: মহিউদ্দিন হক

ঠিকানা

ঃ উল্টা সারাব, - ভরতখালী, সাঘাটা, গাইবান্ধা

পেশার ধরন

ঃ টেলিকম সার্ভিসিং

অর্থ বৎসর


ঃ ২০২০-২১

টাকার পরিমাণ

ঃ ২৫০/০০

কথায়

ঃ দুইশত টাকা মাত্র


16-11-15

চেয়ারম্যান



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



আশরাফুল ইসলাম

নাম: মোঃ আশরাফুল ইসলাম

Name: Md Ashraful Islam

পিতা: মৃত দছিজল হক

মাতা: মোছাঃ রেজ্জমা খাতুন

Date of Birth: 18 Dec 1981

ID NO: 3218895112483

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

ঠিকানা: বাসা/হোল্ডিং: গ্রাম/রাজ: পুটিমারী বা শরফা, পুটিমারী, ডাকঘর: বামার
খনাকহা - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৫/০৯/২০০৮





গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম বিক্রম

ফোন নং ২১৪৪

গ্রুপ নং ৫

কেন্দ্র নং ১১/১

কেন্দ্রের নাম আটমারী

বই ইস্যুর তারিখ ২৪/১১/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর

দৈনিক ঋণের হিসাব

৯-১১-২০১৮	১০০০	১০০০	১০০০
২০-১১-১৮	৫	৫	৫০০০
২১-১১-১৮	৫	৫	৫০০০
২২-১১-১৮	১১	১১	১১০০০
২৩-১১-১৮	৫	৫	৫০০০
২৪-১১-১৮	৫	৫	৫০০০
২৫-১১-১৮	৫	৫	৫০০০

Thank You