



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdul Hadi Prodhan</i> Vill: Pabonhaid, Union: 06 No Ghuridah, Post: Dhakbangla, Upazila: Saghata, District: Gaibandha.
Age	:	26 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) 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. Rekha Begum
(iii) Father's name	:	Md. Habubur Rahman
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 35/mo , Loan no.: 5711/3, Member since 2016</i> First loan: Tk. 5,000 Last loan: 20,000; Outstanding loan: Tk. 4,000
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

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Education, till to date	:	H.S.C Pass
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
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 experiences is running his own business. He started the business only with Tk. 30,000 (Thirty Thousand). : He has 01 (One) year experience in his local shop.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	His father's income from agriculture, his 02 (Two) brother's income from job.
NU's Contract No.	:	01750355861
NU's National ID No.	:	19903218828000114
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rekha Begum is a GB member since 2016 at first she took GB loan BDT 5,000 (Five Thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her husband to hospitalize.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Telecom Center</i>
Address/ Location	:	Dhakbangla Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 150,000
Financing	:	Self Tk. 100,000 (from existing business) Required Investment Tk.50,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (Five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% and downloading 100%
(ii) Estimated % of proposed gross profit margin	:	On products 25% and downloading 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	1,500	42,000	504,000
Income from Downloading	200	5,600	67,200
Total income from sales & downloading (A)	1,700	47,600	571,200
Less: Cost of Sales / Products	1,275	35,700	428,400
Less: Total Cost of Products & Downloading (B)	1,275	35,700	428,400
Gross Profit (C) [C=(A-B)]	425	11,900	142,800
Less: Operating Cost:			
Electricity bill		400	4,800
Shop rent		400	4,800
Mobile bill		500	6,000
Convenience bill		400	4,800
Ownership Transfer Fee			-
Present Salary (Family & Self)		5,000	60,000
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		424	5,090
Total Operating Cost (D)		8,124	97,490
Net Profit (C-D):		3,776	45,310

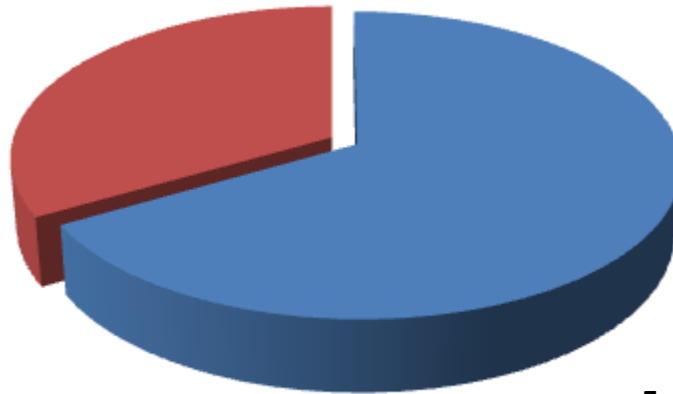
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different Types of Mobile Set, Mobile Accessories, Mobile Charger, Cable, Conductor, etc.)	Investment in products (Different Types of Mobile Accessories, Mobile Charger, Electric Products, etc.)	42,539	50,000	92,539
Investment in Machineries, Equipment & Tools (Computer -02, Solar, Bulb, Sound Box, Fan, etc.)		31,800		31,800
Advance For Shop		22,000		22,000
Cash in hand		461		461
Decoration (fixture and fittings)		3,200		3,200
Total Capital		100,000	50,000	150,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 100,000
- GTT's Investment BDT 50,000
- Total Capital BDT 150,000

GTT's Investment
33%



**Entrepreneur's
Contribution**
67%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (for 3 month) (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income from Products	2,100	58,800	705,600	2,520	70,560	846,720	2,898	81,144	243,432
Estimated Income from Downloading	300	8,400	100,800	330	9,240	110,880	347	9,702	29,106
Estimated total income from sales & downloading (A)	2,400	67,200	806,400	2,850	79,800	957,600	3,245	90,846	272,538
Less: Cost of Sales / Products	1,785	49,980	599,760	2,142	59,976	719,712	2,463	68,972	827,669
Less: Total Cost of Products & Downloading (B)	1,785	49,980	599,760	2,142	59,976	719,712	2,463	68,972	206,917
Gross Profit (C) [C=(A-B)]	615	17,220	206,640	708	19,824	237,888	781	21,874	65,621
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	2,100
Shop rent		400	4,800		400	4,800		400	1,200
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	2,400
Convenience bill		600	7,200		600	7,200		700	2,100
Ownership Transfer Fee		422	3,800		417	5,000		400	1,200
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	24,000
Bank Charge (DD, PO, SC)									
		55	330		55	660		55	165
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,600	4,800
Non Cash Item:									
Depreciation Expenses		424	5,090		424	5,090		424	1,273
Total Operating Cost (D)	-	10,501	124,420	-	11,796	141,550	-	13,079	39,238
Net Profit (C-D)	-	6,719	82,220	-	8,028	96,338	-	8,794	26,383
Retained Income			82,220			178,558			204,941

Note: 1. Agreed Grace Period: Three Months

2. Investment Payback Schedule : Monthly 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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	78,280	110,410	30,192
1.3	Depreciation Expenses	5,090	5,090	5,090
1.4	Opening Balance of Cash Surplus	461	61,031	146,531
	Total Cash Inflow	133,831	176,531	181,813
2.0	Cash Outflow			
2.1	Product Purchase	50,000	146,800	-
2.2	GB Loan Outstanding	-		
2.3	Investment Payback including Ownership Transfer Fee	22,800	30,000	7,200
	Total Cash Outflow	72,800	30,000	7,200
3.0	Total Cash Surplus	61,031	146,531	174,613

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name;
- Quality of service;
- He has on hand training;
- Skilled & working experience : 04 Years;

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 304,941 after 2 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 373rd as Yunus Centre and 111th In-house
Executive Social Business Design Lab
(GTT) on Oct 17, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures











ইউনিয়ন কনস-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছরঃ ২০১৬-২০১৭ইং

ট্রেড লাইসেন্স

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘরঃ ডাকবাংলা বাজার,

উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

বই নম্বর

ঃ ০১

তারিখঃ ২৫/০৬/২০১৬ইং

লাইসেন্স নং

ঃ ২১

প্রতিষ্ঠানের নাম

ঃ

লাইসেন্স ধরীর নাম

ঃ

পিতা/স্বামী/শ্রো

ঃ

ঠিকানা ঃ গ্রামঃ

ঃ

পেশার ধরণ ঃ

ঃ

মেয়াদঃ ৩০ জুন ২০১৭ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ ঃ ২৫০০/- টাক (কথায়)

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

(মোঃ আতাউর রহমান সরকার)

চেয়ারম্যান

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুল হাদী প্রধান

Name: Md. Abdul Hadi Prodhan

পিতা: মোঃ হাবিবুর রহমান

মাতা: মোছাঃ জেবা বেগম

Date of Birth: 10 Sep 1990

ID NO: 19903212828000114



গ্রামীণ ব্যাংক

কামালোগড়া সাখাটা শাখা

সহজ ঋণের পাশ বই

এই নারীটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনো ব্যক্তির হাতে সিকিট হু পেরি অধিনে অন্য কোনো ব্যক্তি
অনুমোদিত করা হওয়া উচিত নয়।

ঠিকানা: গ্রাম/জাঙ্গা: পলকহাট্টা, ডাকঘর: ডাকবাংলো বাজার - ১৭৫০, সাখাটা,
গাইবান্ধা

Signature

প্রদানকারী কর্মসূচীর দায়িত্ব প্রদানের তারিখ: ১১/০৮/২০১০



নাম: *Abdul Hadi Prodhan*

জাতীয় পরিচয় পত্র নং: *১৯৯০৩২*

সহজ ঋণ নং: *০৫*

ক্রেতার নং: *০৫/১০*

ক্রেতার নাম: *গাইবান্ধা জেলা সরকার*

বই ইস্যুর তারিখ: *১৯/০৮/১০*

শাখা: *কামালোগড়া সাখাটা*



Thank You