



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

|                                  |   |  |
|----------------------------------|---|--|
| Name and address                 | : | <b><i>Md. Saiful Islam Babu</i></b><br>Vill: Uttar Ullah, Union: Bharatkhalī, Post: Bharatkhalī, Upazila: Saghata, District: Gaibandha.  |
| Age                              | : | 35 years.  |
| Marital status                   | : | Married.   |
| Children                         | : | 02 (Two) Sons.   |
| No. of siblings:                 | : | 02 (Two) Brothers and 03 (Three) Sisters.  |
| 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. Saleha Begum  |
| (iii) Father's name              | : | Md. Nazrul Islam   |
| (iv) GB member's info            | : | <i>Branch: Bharatkhalī, Gaibandha, Centre # 34/mo,</i><br><i>Loan no.: 4404, Member since June 29, 1993.</i><br>First loan: Tk. 1,000<br>Existing loan: Nil, Last Loan: 130,000. |
| Further Information:             |   |  |
| (v) Who pays GB loan installment | : | N/A  |
| (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.) | : | <p>07 (Seven) years experiences is running his own telecom &amp; IT support business. He started the business with BDT 135,000. (One Lac Thirty Five Thousand).</p> <p>He has 06 (Six) Years working experiences of being a Sales and Cook man in a Food Servicing Company (Seekh Kabab) of Saudi Arabia.</p> <p>He has taken 01 (One) month training on Fisheries from “Jubo Unnayan Proshikhan Kendro” under the district of Bharatkhal, Gaibandha.</p> |
| Other Own/Family Sources of Income  | : | His father’s income from agriculture and Younger brother income from Confectionery business.  |
| Other Own/Family Sources of Liabilities   | : | Nil   |
| NU’s Contact No.  | : | 01761511150   |
| NU’s National ID No.  | : | 3218813069862   |
| NU Project Source/Reference   | : | Grameen Telecom Trust   |

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

- Mst. Saleha Begum is a GB member since June 29, 1993 at first she took GB loan BDT 1,000 (One thousand).
- Gradually she took GB loan several times and utilized it for Purchasing goat, cultivation and assisting her son in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her Son (Entrepreneur).

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

|   |   |  |
|---|---|--|
| Business Name   | : | <b><i>Sohel Telecom</i></b>  |
| Address/ Location   | : | Ullah bazar, Saghata, Gaibandha.   |
| Total Investment in BDT                                   | : | Tk. 677,000  |
| Financing   | : | Self Tk. 427,000 (from existing business)<br>Required Investment Tk. 250,000 (as equity) |
| Present salary/drawings from business                     | : | BDT 9,000 (Nine thousand)  |
| Proposed Salary   | : | BDT 12,000 (Twelve thousand)   |
| Proposed Business Implementation Plan                     |   |  |
| (i) % of present gross profit margin                      | : | On products (Mobile Set) 10%, Mobile accessories 18%<br>bkaash & flexi load 100%.        |
| (ii) Estimated % of proposed gross profit margin          | : | On products (Mobile Set) 10%, Mobile accessories 18%<br>bkaash & flexi load 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 (mobile Set)                       | -            | 37,500         | 450,000          |
| Sales income from products (mobile accessories)               | 2,000        | 56,000         | 672,000          |
| Comission from flexiload                                      | 54           | 1,512          | 18,144           |
| Commission from bkaash & Mkaash                               | 320          | 8,960          | 107,520          |
| <b>Total Sales income (A)</b>                                 | <b>2,374</b> | <b>103,972</b> | <b>1,247,664</b> |
| Less: Cost of sales of products (Product Purchase)            | -            | 33,750         | 405,000          |
| Less: Cost of sales of products (mobile accessoeies Purchase) | 1,640        | 45,920         | 551,040          |
| <b>Less: Total of sales (B)</b>                               | <b>1,640</b> | <b>79,670</b>  | <b>956,040</b>   |
| <b>Gross Profit (C) [C=(A-B)]</b>                             | <b>734</b>   | <b>20,552</b>  | <b>246,624</b>   |
| <b>Less: Operating Cost:</b>                                  |              |                |                  |
| Electricity bill  |              | 1,050          | 12,600           |
| Shop (self)   |              | -              | -                |
| Mobile bill   |              | 900            | 10,800           |
| Night Guard bill  |              | 100            | 1,200            |
| Conveyance  |              | 1,000          | 12,000           |
| Present Salary (Family& Self)                                 |              | 9,000          | 108,000          |
| Present Salary (Assistant-1)                                  |              | 4,000          | 48,000           |
| Other Cost (stationary & Entertainment etc.)                  |              | 600            | 7,200            |
| <b>Non Cash Item:</b>   |              |                |                  |
| Depreciation Expenses   |              | 552            | 6,622            |
| <b>Total Operating Cost (D)</b>                               |              | <b>17,202</b>  | <b>206,422</b>   |
| <b>Net Profit (C-D):</b>                                      |              | <b>3,350</b>   | <b>40,202</b>    |

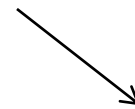
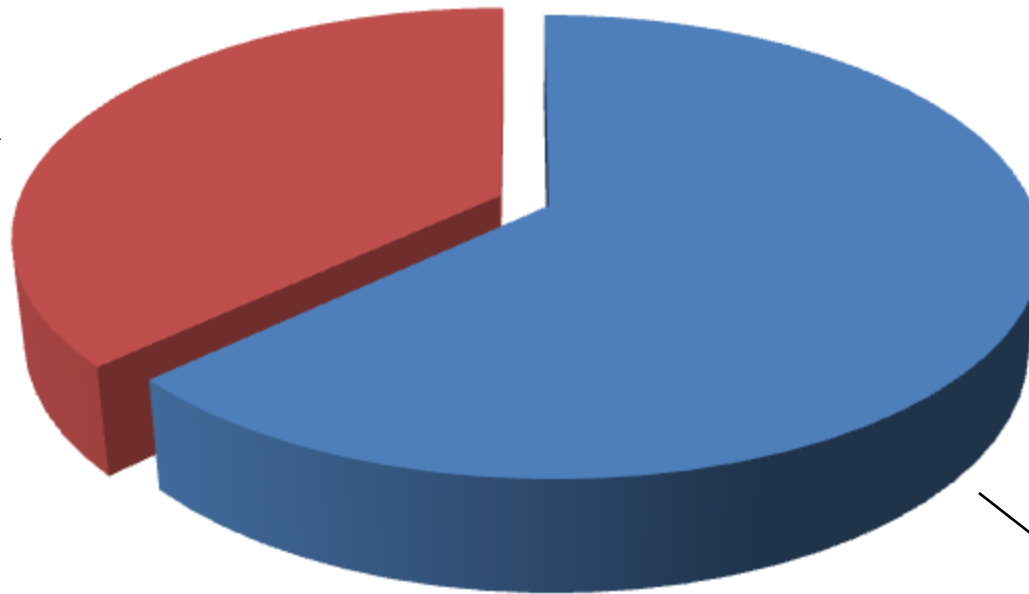
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

| Particulars  |   | Existing Business (BDT) | Proposed (BDT) | Total (BDT)    |
|--|---|-------------------------|----------------|----------------|
| Existing   | Proposed  |                         |                |                |
| Investment in products ( mobile set and mobile accessories etc)  | New Mobile set and Mobile accessories-mobile battery, memory card, display, charger, speaker and set cover etc) | 151,000                 | 150,000        | 301,000        |
| Investment in bkaash & DBBL Mobile Banking   |   | 200,000                 | 100,000        | 300,000        |
| Investment in flexiload  |   | 15,000                  | -              | 15,000         |
| Investment in Machineries (mobile set - 6 pics, Computer set-1, Power Supply, Hot gun, ceiling fan, calculator etc.) |   | 27,680                  | -              | 27,680         |
| Cash in hand   |   | 2,990                   |                | 2,990          |
| Debtors (Since July, 2015 to at Present)   |   | 5,630                   | -              | 5,630          |
| Decoration ( fixture and fittings)   |   | 24,700                  |                | 24,700         |
| <b>Total Capital</b>   |   | <b>427,000</b>          | <b>250,000</b> | <b>677,000</b> |

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 427,000
- GTT's Investment BDT 250,000
- Total Capital BDT 677,000

**GTT's Investment  
37%**



**Entrepreneur's  
Contribution 63%**



# 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           |
| Est. Sales income from products (mobile Set)                  | -            | 45,000         | 540,000          | -            | 54,000         | 648,000          | -            | 64,800         | 777,600          |
| Sales income from products (mobile accessories)               | 2,800        | 78,400         | 940,800          | 3,360        | 94,080         | 1,128,960        | 3,864        | 108,192        | 1,298,304        |
| Estimated comission from flexiload                            | 81           | 2,268          | 27,216           | 97           | 2,722          | 32,659           | 107          | 2,994          | 35,925           |
| Estimated commission from bkaash                              | 520          | 14,560         | 174,720          | 676          | 18,928         | 227,136          | 777          | 21,767         | 261,206          |
| <b>Total estimated Sales income (A)</b>                       | <b>3,401</b> | <b>140,228</b> | <b>1,682,736</b> | <b>4,133</b> | <b>169,730</b> | <b>2,036,755</b> | <b>4,748</b> | <b>197,753</b> | <b>2,373,036</b> |
| Less: Cost of sales of products (Product Purchase)            | -            | 40,500         | 486,000          | -            | 48,600         | 583,200          | -            | 58,320         | 699,840          |
| Less: Cost of sales of products (mobile accessoeies Purchase) | 2,296        | 64,288         | 771,456          | 2,755        | 77,146         | 925,747          | 3,168        | 88,717         | 1,064,609        |
| <b>Less: Total of sales (B)</b>                               | <b>2,296</b> | <b>104,788</b> | <b>1,257,456</b> | <b>2,755</b> | <b>125,746</b> | <b>1,508,947</b> | <b>3,168</b> | <b>147,037</b> | <b>1,764,449</b> |
| <b>Gross Profit (C) [C=(A-B)]</b>                             | <b>1,105</b> | <b>30,940</b>  | <b>371,280</b>   | <b>1,378</b> | <b>38,584</b>  | <b>463,008</b>   | <b>1,580</b> | <b>44,236</b>  | <b>530,826</b>   |
| <b>Less: Operating Cost:</b>                                  |              |                |                  |              |                |                  |              |                |                  |
| Electricity bill  |              | 1,250          | 15,000           |              | 1,350          | 16,200           |              | 1,400          | 16,800           |
| Shop (self)   |              | -              | -                |              | -              | -                |              | -              | -                |
| Mobile bill (SMS & Reporting)                                 |              | 1,200          | 14,400           |              | 1,200          | 14,400           |              | 1,200          | 14,400           |
| Night Guard bill  |              | 100            | 1,200            |              | 130            | 1,560            |              | 130            | 1,560            |
| Conveyance  |              | 2,000          | 24,000           |              | 3,000          | 36,000           |              | 4,000          | 48,000           |
| Ownership Transfer Fee  |              | 1,667          | 10,000           |              | 1,667          | 20,000           |              | 1,667          | 20,000           |
| Proposed Salary (Family & Self)                               |              | 12,000         | 144,000          |              | 13,000         | 156,000          |              | 14,000         | 168,000          |
| Proposed Salary (Assistant-1)                                 |              | 5,000          | 60,000           |              | 6,000          | 72,000           |              | 6,000          | 72,000           |
| Other Cost (stationary & Entertainment etc.)                  |              | 600            | 7,200            |              | 800            | 9,600            |              | 1,000          | 12,000           |
| <b>Non Cash Item:</b>   |              |                |                  |              |                |                  |              |                |                  |
| Depreciation Expenses   |              | 552            | 6,622            |              | 552            | 6,622            |              | 552            | 6,622            |
| <b>Total Operating Cost (D)</b>                               | <b>-</b>     | <b>24,369</b>  | <b>282,422</b>   | <b>-</b>     | <b>27,699</b>  | <b>332,382</b>   | <b>-</b>     | <b>29,949</b>  | <b>359,382</b>   |
| <b>Net Profit (C-D):</b>                                      | <b>-</b>     | <b>6,572</b>   | <b>88,858</b>    | <b>-</b>     | <b>10,886</b>  | <b>130,626</b>   | <b>-</b>     | <b>14,287</b>  | <b>171,444</b>   |
| <b>Retained Income</b>  |              |                | <b>88,858</b>    |              |                | <b>219,484</b>   |              |                | <b>390,928</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.)**

| <b>Sl #</b> | <b>Particulars</b>                                  | <b>Year 1<br/>(BDT)</b> | <b>Year 2<br/>(BDT)</b> | <b>Year 3<br/>(BDT)</b> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                  |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                     | 250,000                 | -                       | -                       |
| 1.2         | Net Profit (ownership tr. Fee added back)           | 98,858                  | 150,626                 | 191,444                 |
| 1.3         | Depreciation Expenses                               | 6,622                   | 6,622                   | 6,622                   |
| 1.4         | Opening Balance of Cash Surplus                     | -                       | 45,480                  | 82,728                  |
|             | <b>Total Cash Inflow</b>                            | <b>355,480</b>          | <b>202,728</b>          | <b>280,794</b>          |
| <b>2.0</b>  | <b>Cash Outflow</b>                                 |                         |                         |                         |
| 2.1         | Product Purchase and bkaash                         | 250,000                 | -                       | -                       |
| 2.2         | Investment Payback including Ownership Transfer Fee | 60,000                  | 120,000                 | 120,000                 |
|             | <b>Total Cash Outflow</b>                           | <b>310,000</b>          | <b>120,000</b>          | <b>120,000</b>          |
| <b>3.0</b>  | <b>Total Cash Surplus</b>                           | <b>45,480</b>           | <b>82,728</b>           | <b>160,794</b>          |

# SWOT ANALYSIS

|  |  |
|--|--|
| <p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment:<br/>Self: 01 Family: 0<br/>Others (beyond family): 01<br/>Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business and Business Place in his Own name;</li><li><input type="checkbox"/> Maintains books of record;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Experience : 13yrs.</li></ul> | <p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods and Services as per demand;</li></ul> |
| <p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customer</li><li><input type="checkbox"/> Only 02 (two) telecom Shop in his locality;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 817,928 after 3 years excluding payback of investor's money.</li></ul>  | <p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>                    |

Presented at 12<sup>th</sup> In-house Executive Social Business Design Lab  
on September 03, 2015 at Grameen Telecom Trust Premises

*Thank you*

Pictures



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সাইফুল ইসলাম বাবু

Name: Md Saiful Islam Babu

পিতা: মোঃ নজরুল ইসলাম

মাতা: মোছাঃ সাঈদা খাতুন

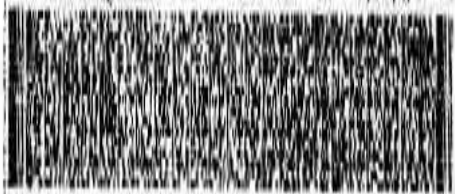
Date of Birth: 09 Aug, 1979

ID NO: 3218813069862

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

ঠিকানা: গ্রাম/বাসা: উত্তর উলা, উত্তর উলা, চাকধর: গুলশানী - ১৭৫০, সাখাটি, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৯/২০০৮



গ্রামীণ ব্যাংক

সরস্বতী সঞ্চয় শাখা

সহজ ঋণের পাশ বই

নাম: হুমায়ূন

স্বণী নং: ৪৪০৪

ক্রম নং: ০৭

কেন্দ্র নং: ৬৪/২৫

কেন্দ্রের নাম

বই ইস্যুর তারিখ: ২৫/২/১৬/২২

শাখা ব্যবস্থাপকের স্বাক্ষর

Signature

# ১নং ভরতখালী ইউনিয়ন

## পারিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা

### ট্রেড লাইসেন্স

ক্রমিক নং- 653

তারিখ : ২০২০/০৭/২০০৫ ইং

নাম : মোহেন দৌলদান

পিতা/স্বামীর নাম : শ্রোঃ শ্রোঃ পার্শ্বকুমার ইন্দ্রকুমার শাহু

ঠিকানা : উদ্ভাগাবার, ভরতখালী, সাঘাটা, গাইবান্ধা

পেশার ধরন : দৌলদান ব্যবসা

অর্থ বৎসরে : ২০২৫/০৬ ইং

টাকার পরিমাণ : ২৫০/০০

কথায় : দুইশত টাকা মাত্র

স্বাক্ষর : [Signature]

স্বাক্ষর : চেয়ারম্যান



| -তারিখ-    | বিবরণ               | টাকা             |
|------------|---------------------|------------------|
| ১৫/০৬/২০২৫ | -মালাখাল<br>কামিমান | ৫,৩০০<br>২.৩০ -  |
| ১৫/০৬/২৫   | -মালাখাল<br>কামিমান | ৭,২২০ -<br>২৪০ - |
| ১৭/০৬/২৫   | -মালাখাল<br>কামিমান | ৫,৭০০ -<br>২২০   |
| ১৬/০৬/২৫   | -মালাখাল<br>কামিমান | ৭,৬০০ -<br>৫২০   |
| ১৯/০৬/২৫   | -মালাখাল<br>কামিমান | ৫০,২০ -<br>৩৬০   |
| ২০/০৬/২৫   | -মালাখাল<br>কামিমান | ৫,৪০০<br>৩৩০     |
| ২১/০৬/২৫   | -মালাখাল<br>কামিমান | ৫,৭০০<br>৪৯৫     |
| ২২/০৬/২৫   | -মালাখাল<br>কামিমান | ৭০,২০<br>৩২০     |
| ২৩/০৬/২৫   | -মালাখাল<br>কামিমান | ৫০,৪০০<br>৫৯০    |
| ২৫/০৬/২৫   | -মালাখাল<br>কামিমান | ৭০,২০০<br>৪০০    |



**Thank You**