



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sultan Ahmmed Vill: Chinir Potol, Union: 06 no. Ghuridoho, Post: Dakbangla Bazar, Upazila: Saghata, District: Gaibandha.
Age	:	33 years
Marital status	:	Married
Children	:	02 (Two) Daughters and 01 (One) Son.
No. of siblings:	:	02 (Two) Sisters and 01 (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	:	Mst. Sayda Begum
(iii) Father's name	:	Md. Abdur Rahim
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 13/mo,</i> <i>Loan no.: 6747, Member since November 03, 2010</i> First loan: Tk. 4,000 Existing loan: Tk. 10,000, Outstanding Loan: TK. 10,000
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

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

Education, till to date	:	H.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>05 (Five) years experiences is running his own telecom & IT support business. He started the business with BDT 30,000 (Thirty Thousand).</p> <p>He has 03 (Three) years job experiences as an employee Scan Cement Co. in Dhaka. He has also on hand business training from his Uncle's Shop (10 Yrs.)</p> <p>In addition to entrepreneur is maintaining 03 (Three) D.P.S of Tk. 200/- 300/-, 200/-Per month from the earning of his present business income (Shimla Computer & Telecom).</p> <p>Furthermore he has purchased 10 (Ten) decimal land and built own residence from the benefit of Shimla Computer & Telecom.</p>
Other Own/Family Sources of Income	:	His father's income from job (Uncle's Jute business) and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01827199323
NU's National ID No.	:	3218828329868
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sayda Begum is a GB member since November 03, 2010 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan for cultivation purposes and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shimla Computer & Telecom</i>
Address/ Location	:	Saghata Bazar, Gaibandha.
Total Investment in BDT	:	Tk. 260,000
Financing	:	Self Tk. 190,000 (from existing business) Required Investment Tk. 70,000 (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	:	Song download 90% and Products 20%
(ii) Estimated % of proposed gross profit margin	:	Song download 90% and Products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

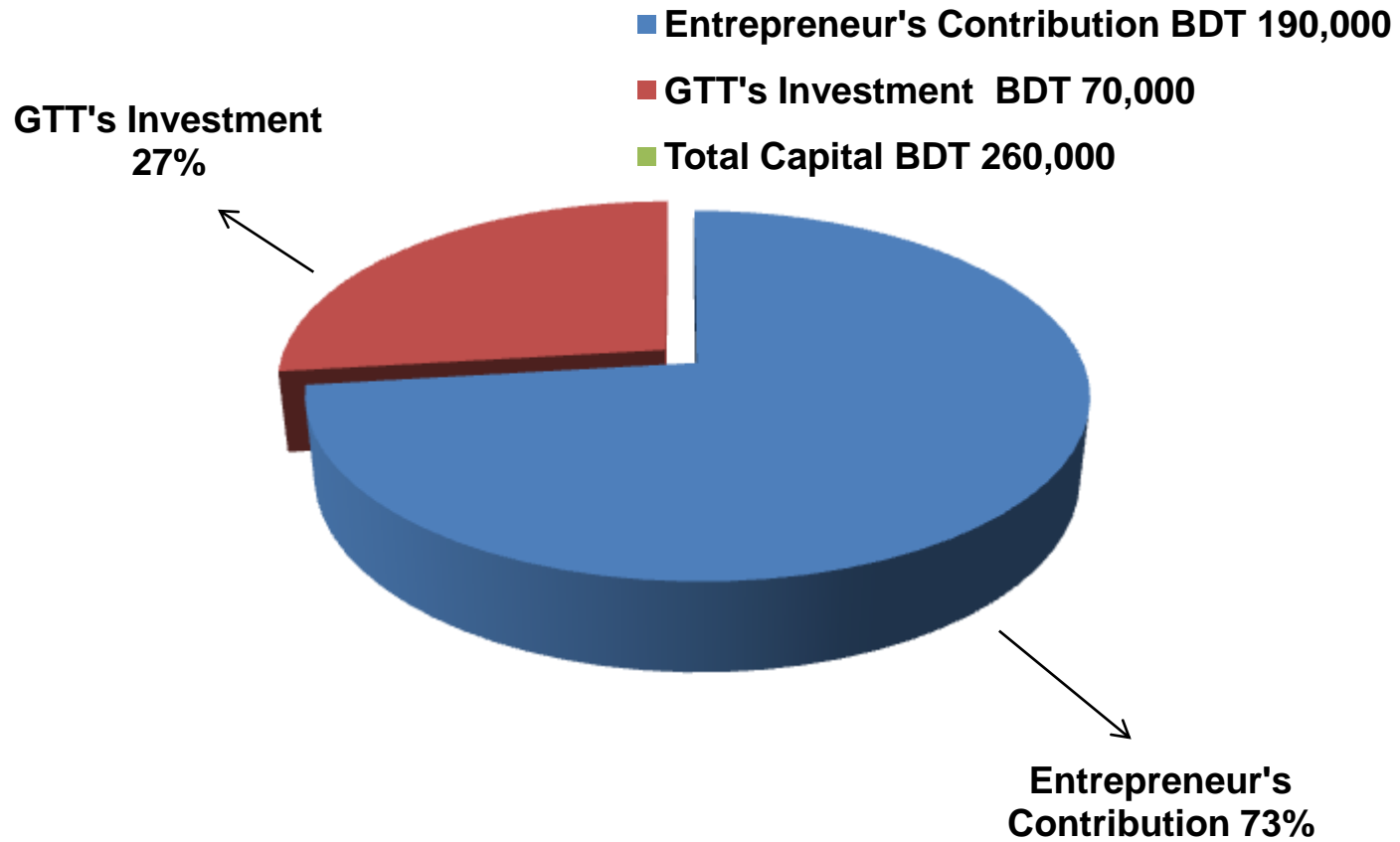
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
income from Song download	350	9,800	117,600
Sales income from products (mobile accessories)	350	9,800	117,600
Total Sales income (A)	700	19,600	235,200
Less: Cost of Song download (Collection cost)	35	980	11,760
Less: Cost of sales of products (Product Purchase)	280	7,840	94,080
Less: Total of sales (B)	315	8,820	105,840
Gross Profit (C) [C=(A-B)]	385	10,780	129,360
Less: Operating Cost:			
Electricity bill		1,000	12,000
Generator bill		180	2,160
Shop rent		1,000	12,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		500	6,000
Provisional of bed debt		3	32
Present Salary (Family & Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		674	8,090
Total Operating Cost (D)		8,957	107,482
Net Profit (C-D):		1,823	21,878

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Mobile accessories-Charger, battery, card reader, ribbon, head phone, flip cover, screen paper, data cable, power supply, speaker etc.)	mobile accessories, Electronics item and Solar item etc.	20,915	70,000	90,915
Investment in Machineries and Equipment (Computer, amplifier, sound box, fan, light, IPS etc.)		50,000	-	50,000
Cash in hand		15	-	15
Debtors (Since December, 2015 to at Present)		3,170	-	3,170
Decoration (Fixture & Fittings)		5,900	-	5,900
Advance for Shop		110,000	-	110,000
Total Capital		190,000	70,000	260,000

SOURCE OF FINANCE



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. income from Song download	600	16,800	201,602	660	18,480	221,762	759	21,252	255,026
Est. Sales income from products (mobile accessories, electronics item, Solar item etc.)	900	25,200	302,397	990	27,720	332,636	1,138	31,878	382,532
Total estimated Sales income (A)	1,500	42,000	503,998	1,650	46,200	554,398	1,897	53,130	637,558
Less: Cost of Song download	60	1,680	20,160	66	1,848	22,176	76	2,125	25,503
Less: Cost of sales of products (Product Purchase)	720	20,160	241,917	792	22,176	266,109	911	25,502	306,025
Less: Total of sales (B)	780	21,840	262,077	858	24,024	288,285	987	27,627	331,528
Gross Profit (C) [C=(A-B)]	720	20,160	241,921	792	22,176	266,113	911	25,502	306,030
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,300	15,600		1,350	16,200
Generator bill		180	2,160		210	2,520		230	2,760
Shop rent		1,050	12,600		1,050	12,600		1,050	12,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		110	1,320		140	1,680		140	1,680
Conveyance bill		800	9,600		1,100	13,200		2,100	25,200
Provisional of bed debt		3	32		3	32		3	32
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Proposed Salary (Family & Self)		6,000	72,000		6,500	78,000		7,500	90,000
Proposed Salary (Assistant-1)		4,000	48,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		200	2,400		400	4,800		600	7,200
Non Cash Item:									
Depreciation Expenses		674	8,090		674	8,090		674	8,090
Total Operating Cost (D)	-	15,328	181,142	-	16,488	197,862	-	19,258	231,102
Net Profit (C-D):	-	4,832	60,779	-	5,688	68,251	-	6,244	74,928
Retained Income			60,779			129,030			203,959

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	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	63,579	73,851	80,528
1.3	Depreciation Expenses	8,090	8,090	8,090
1.4	Opening Balance of Cash Surplus	-	54,869	103,210
	Total Cash Inflow	141,669	136,810	191,829
2.0	Cash Outflow			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	Total Cash Outflow	86,800	33,600	33,600
3.0	Total Cash Surplus	54,869	103,210	158,229

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0;
Others (beyond family): 0
Future employment: 01
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Job & Business experience: 18yrs.

WEAKNESS

- Can not supply goods and services as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 393,959 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire.

Presented at 148th as Yunus Centre and 25th In-house Executive
Social Business Design Lab
(GTT) on December 10, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







গ্রামাণফোন





শিল্পা কমিউটার

৳৬৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর: ২০১৫/১৬



ক্রমিক নং- ৯৯

ক্রমিক নং-

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : নন তারিখ : ১৫/১১/১৫

লাইসেন্সধারীর নাম : শিখার কাম্বু বসু

পিতা/স্বামীর নাম : শ্রী: সুনীল কুমার

ঠিকানা : গ্রাম : সাঘাটা পোস্ট : সাঘাটা

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কাম্বু বসু

তারিখ পর্যন্ত বৈধ। ৩০/০৬/২০১৬

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত টকা)

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



তারিখ : ১৫/১১/১৫

Signature of the official.

মোঃ মোশারফ হোসেন (সহিত)
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
গাইবান্ধা।

ଅନୁଲିଖିତ ବିକ୍ରୟ ରେକର୍ଡ

୦୨/୨୨/୨୦୨୧	ବିକ୍ରୟ	୮୫୦
୫/୨୨/୨୦୨୧	"	୨୨୦
୧୧/୨୨/୨୦	"	୧୦୦
୨୦/୨୨/୨୦୨୧	"	୫୦୦
୨୨/୨୨/୨୦୨୧	"	୨୨୦
୨୨/୨୨/୨୦୨୧	"	୮୦୦
୨୭/୨୨/୨୦୨୧	"	୧୨୦



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



Sultan Ahmed

নাম: সুলতান আহমেদ

Name: Sultan Ahmed

পিতা: মোঃ আব্দুর রহিম

মাতা: মোছাঃ হায়দা বেগম

Date of Birth: 10 Feb 1982

ID NO: 3218828329868

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী মাত্ৰিক এবং কোম্পানি পাওয়া গেলে নিকটস্থ পোল অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ত্রিকানা: গ্রাম/পাড়া: চিনির পটল উত্তর পাড়া, চিনিরপটল, ডাকঘর ডাক বাংলাদেশ
-৫৭৫০ নায়াটা, গাইবান্ধা

Sultan Ahmed

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১১/০৯/২০০৮





গ্রামীণ ব্যাংক

সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম হাশেদা

কণী নং ২২১৮/১

গ্রুপ নং ০৮

কেন্দ্র নং ১ জামা

কেন্দ্রের নাম চিনিষদা

বই ইস্যুর তারিখ ২৮/১১/১৮



Thank You