



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Mama Bhagina Electric
Business Category: General Retail & Wholesale



Business Proposal Identified & Prepared by: Md. Jamshed Ali Sarker, Asst. Officer,
Saghat Unit, Gaibandha.
Business Proposal Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Robiul Islam Vill: Uttor Ullah, Union: Ullah, Post: Bharatkhal, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Lota Begum Md. Shada Mia <i>Branch: Bharatkhal, Saghata, Centre # 35/mo</i> <i>Loan no.:8473, Member since 10 February, 2008</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 12,920
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur's Father No Nil Nil

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

Education, till to date	:	Class Ten
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Entrepreneur is maintaining 02 (Two) D.P.S of Tk. 300/- and 200/- Per month from the earning of his present business income.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	02 (Two) years experience in running his own business. He started the business with BDT 200 (Two hundred). : He has 01 (One) Year working experience as an assistant in local electric & Servicing shop.
Other Own/Family Sources of Income	:	His father's and younger brother's income from Vegetable Business. His family's others income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01985056103
NU's National ID No.	:	32188383068500
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Lota Begum is a GB member since 10 February, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing cows and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mama Bhagina Electric</i>
Address/ Location	:	Ullah Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 272,000
Financing	:	Self Tk.172,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) 90% of present gross profit margin	:	On an average 25% and Servicing 90%.
(ii) Estimated 26% of proposed gross profit margin	:	On an average 25%, Servicing 90% and computer composes 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

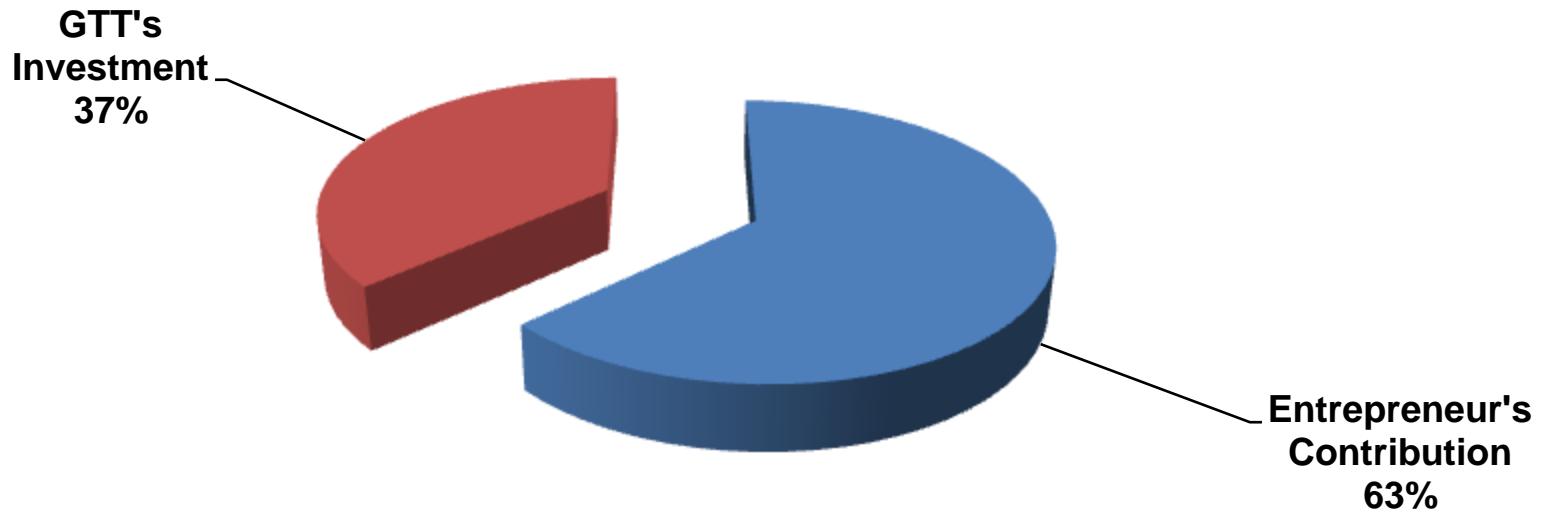
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,000	28,000	336,000
Sales income from servicing	300	8,400	100,800
Total Sales and Services (A)	1,300	36,400	436,800
Cost of products (Product purchased)	750	21,000	252,000
Cost of servicing (materials cost)	30	840	10,080
Total Cost of Sales & Services (B)	780	21,840	262,080
Gross Profit (C) [C=(A-B)]	520	14,560	174,720
Less: Operating Cost:			
Electricity bill	-	300	3,600
Shop Rent	-	600	7,200
Night Guard bill	-	100	1,200
Mobile bill	-	300	3,600
Conveyance bill	-	800	9,600
Provision of bad Debt	-	14	169
Present Salary (Self & family)	-	6,000	72,000
Present Salary (Assistant-1-Nephew)	-	3,000	36,000
Other Cost (stationary & Entertainment etc.)	-	1,500	18,000
Non Cash Item:			
Depreciation Expenses	-	150	1,800
Total Operating Cost (D)		12,764	153,169
Net Profit (C-D):		1,796	21,551

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, electric item, electronics item etc.)	Investment in products (Solar fan, mobile accessories and electric item etc.)	107,712	70,000	177,712
Investment in Machineries and Equipment (Power supply, hot gun, meter, servicing materials, fan, light etc.)	Computer set-01	12,670	30,000	42,670
Cash in hand		9,213	-	9,213
Debtors (Since March, 2016 to at present)		16,905	-	16,905
Decoration (fixture and fittings)		20,500	-	20,500
Advance for Shop		5,000	-	5,000
Total Capital		172,000	100,000	272,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 172,000
- GTT's Investment BDT 100,000
- Total Capital BDT 272,000



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	1,500	42,000	504,000	1,770	49,560	594,720	1,947	54,516	654,192
Estimated Sales income from servicing	450	12,600	151,200	531	14,868	178,416	573	16,057	192,689
Estimated income from computer composes	100	2,800	33,600	118	3,304	39,648	127	3,568	42,820
Total Sales and Services (A)	2,050	57,400	688,800	2,419	67,732	812,784	2,648	74,142	889,701
Cost of products (Product purchased)	1,125	31,500	378,000	1,328	37,170	446,040	1,460	40,887	490,644
Cost of servicing (materials cost)	45	1,260	15,120	53	1,487	17,842	57	1,606	19,269
Total Cost of Sales & Services (B)	1,170	32,760	393,120	1,381	38,657	463,882	1,518	42,493	509,913
Gross Profit (C) [C=(A-B)]	880	24,640	295,680	1,038	29,075	348,902	1,130	31,649	379,788
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Shop Rent		600	7,200		600	7,200		600	7,200
Night Guard bill		100	1,200		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,500	18,000		2,500	30,000		3,500	42,000
Provision of bad Debt		14	169		14	169		14	169
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		8,000	96,000		9,000	108,000		9,500	114,000
Proposed Salary (Assistant-1-Nephew)		4,000	48,000		4,500	54,000		4,800	57,600
Bank Charge (DD, PO, SC)		200	2,400		700	8,400		1,000	12,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,500	30,000		2,500	30,000
Non Cash Item:									
Depreciation Expenses		150	1,800		150	1,800		150	1,800
Total Operating Cost (D)	-	18,631	219,569	-	22,331	267,969	-	24,531	294,369
Net Profit (C-D):	-	6,009	76,111	-	6,744	80,933	-	7,118	85,419
Retained Income			76,111			157,044			242,463

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)	80,111	88,933	93,419
1.3	Depreciation Expenses	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	-	42,733
	Total Cash Inflow	181,911	90,733	137,952
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	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	57,911	42,733	89,952

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Nephew)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (3Yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 414,463 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire;

Presented at 36th In-house Executive Social Business
Design Lab

(GTT) on January 25, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures













MAX POWER
MAXIMUM POWER
MAXIMUM EFFICIENCY

ULTRA-BASS
ULTRA-BASS

3 CORE
3 CORE

111-80
111-80

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电烙铁

型号: 20 PCS

数量: 20 PCS

AGIC

AGIC brand electrical components, including various types of capacitors and resistors, packaged in red and blue blister packs.

YIP

YIP brand electrical components, including capacitors and resistors, packaged in white and yellow blister packs.

YIP

3 CORE

YIP 3 CORE brand electrical components, including capacitors and resistors, packaged in white and red blister packs.

YIP

ZIA SUPER

YIP ZIA SUPER brand electrical components, including capacitors and resistors, packaged in blue and red blister packs.

YIP

YIP brand electrical components, including capacitors and resistors, packaged in white and blue blister packs.

POWER

POWER brand electrical components, including capacitors and resistors, packaged in white and orange blister packs.

YIP

YIP brand electrical components, including capacitors and resistors, packaged in white and blue blister packs.

YIP

One Touch

YIP

YIP One Touch brand electrical components, including capacitors and resistors, packaged in blue and yellow blister packs.

YIP

3 CORE

YIP

YIP 3 CORE brand electrical components, including capacitors and resistors, packaged in white and red blister packs.

ড্রাগটেক

স্বয়ংক্রিয় সিস্টেম

২৪ ঘণ্টা সেবা

১০০০ টি





স্বল্প ভরতখালী ইউনিয়ন পরিষদ

উপজেলা : সাবাটা, জেলা : গাইবান্ধা।

দেউ বাহিসেত

ক্রমিক নং : ৪৪৭

তারিখ : ২০২৩/১০/২৫ ইং

নাম : সাদ্দাম করিমুল ইসলামিক

পিতা/স্বামীর নাম : শ্রীঃ মোঃ হাবিবুল্লাহ ইসলামিক

ঠিকানা : উত্তরা বাজার, কেরামতী, সাবাটা, গাইবান্ধা

সেবার ধরন : ইলেকট্রিক স্যাম্পলিং বিজ্ঞান

সর্ব মূল্য : ২০২৩/১০ ইং

টাকার পরিমাণ : ২০০০/-

স্বাক্ষর : দুইজন টাকার করে!

(Signature)

স্বাক্ষর

দোকান ঘর ভাড়া চুক্তিপত্র

১ম পক্ষ: মো: ফজলুল হক সাহেব, পিতা: মৃত: তছলিম উদ্দিন, গ্রাম: গটিয়া, ইউপি: ভরতখালী, উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

২য় পক্ষ: মো: রবিউল ইসলাম, পিতা: মো: সাদা মিয়া, গ্রাম: উত্তর উল্যা, ইউপি: ভরতখালী, উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

১ম পক্ষের উল্যার বাজারহুত রেল ঘুণটির পূর্ব দক্ষিণ পার্শ্বে এক চালা একটি পাকা ঘর যাহার দৈর্ঘ্য-১২ প্রস্থ ৬ ২য় পক্ষের নিকট ভাড়া প্রদান করিলেন।

শর্তাবলী

- (১) জামানত বাবদ ৫০০০/- (পাঁচ হাজার) টাকা রেত যোগ্য।
- (২) অদ্য ২০১৪ সালের জুন মাসে ২ তারিখ হইতে ভাড়া আরম্ভ প্রতি মানিক ৬০০/ (ছয় শত) টাকা প্রতি মাসের ২ তারিখের মধ্যে পরিশোধ করতে হবে।
- (৩) মেয়াদ কাল-ঃ ০২-০৬-১৪ ইং হইতে ৩ বছর।
- (৪) ঘরের যে কোন অসুবিধা দেখা দিলে ১ পক্ষ ভাল করিয়া দিবে।

১ম পক্ষ স্বাক্ষর-
মো: ফজলুল হক

২য় পক্ষের স্বাক্ষর-
মো: রবিউল ইসলাম
মো: রবিউল ইসলাম



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



নাম: মোঃ রবিউল ইসলাম
 Name: Md Rabbul Islam

পিতা: মোঃ সাদা মিঞা

মাতা: মোছাঃ রুতা বেগম
 Date of Birth: 01 Feb 1989

ID NO: 3218813068500

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটিতে ভুলত্রুটি সংশোধন করা
 করা হলে পত্রটি পুনঃ নিষ্কাশন করা হবে।
 ঠিকানা: গ্রাম/পাড়া: ইত্তমুয়া, উপাঃ, ডাকঘর: হরতাবানী - ১৭০৩, জাতীয়
 পরিচয়পত্র

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৯/০৯/২০০৮



दैनिक विक्रयों का खाता

२१/०५/२०२५	—————	२५५०/-
२०/०५/२०२५	—————	२६५०/-
२०/०५/२०२५	—————	२३००/-
२२/०५/२०२५	—————	२७५०/-
२३/०५/२०२५	—————	२७५७/-
२४/०५/२०२५	—————	२६३०/-
२५/०५/२०२५	—————	२७००/-



গ্রামীণ ব্যাংক
..... উন্নতখালী সাধাটা শাখা

সহজ ঋণের পাশ বই

নাম হোসেন মজিবুর রহমান
ঋণী নং ৫৪৭৬
গ্রুপ নং ১৬
কেন্দ্র নং ৬৭৫
কেন্দ্রের নাম উন্নতখালী সাধাটা
বই ইস্যুর তারিখ ০৯/০৯/১০
শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You