



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

Name and address	:	<b>Md. Ziaur Rahman Prodhan</b> Vill: Shampur, Union: Muktinagar, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	31 Years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter.
No. of siblings:	:	03 (Three) Brothers and 01 (One) Sister.
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. Jorina Begum
(iii) Father's name	:	Late Md. Delwar Hossen
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Gaibandha. Centre # 35/Mo, Loan no.: 4254, Member since October 13, 2009. First loan: Tk. 10,000 Existing loan: Tk. 60,000 Outstanding: Tk. 16,750</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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.)	:	08 (eight) years experiences in this business, started the business with BDT 170,000 (One lac seventy thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His mother's income from her husband's pension.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01713729232
NU's National ID No.	:	3218895107127
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Jorina Begum is a GB member since October 13, 2009 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for repairing house, cultivation, purchasing cow and assisting her son (entrepreneur) in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding her son (entrepreneur) in existing business.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Maa Stationary &amp; Telecom</i></b>
Address/ Location	:	Bonarpara Bazar, Gaibandha
Business Category	:	General retail & wholesale
Total Investment in BDT	:	Tk. <b>481,000</b>
Financing	:	Self Tk. 331,000 (from existing business) Investor tk. 150,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 7,000 (Seven thousand)
Proposed Salary		Taka 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% SIM card 10%, flexiload and bKash, DBBL mobile banking 100%.
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On products 15% SIM card 10%, flexiload and bKash, DBBL mobile banking 100%.

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	2,000	56,000	672,000
Sales income from bkaash and DBBL mobile banking	140	3,920	47,040
Sales income from flexiload	41	1,134	13,608
Sales income from SIM card	164	4,592	55,104
<b>Total Sales income (A)</b>	<b>2,345</b>	<b>65,646</b>	<b>787,752</b>
Less: Cost of sales of products	1,700	47,600	571,200
Less: Cost of SIM card	148	4,133	49,594
<b>Less: Total cost of Sales (B)</b>	<b>1,848</b>	<b>51,733</b>	<b>620,794</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>497</b>	<b>13,913</b>	<b>166,958</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Generator bill		150	1,800
Shop Rent		1,500	18,000
Mobile bill		300	3,600
Night Guard bill		50	600
Conveyance		2,000	24,000
Present Salary (Self)		7,000	84,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		261	3,135
<b>Total Operating Cost (D)</b>		<b>12,061</b>	<b>144,735</b>
<b>Net Profit (C-D):</b>		<b>1,852</b>	<b>22,223</b>



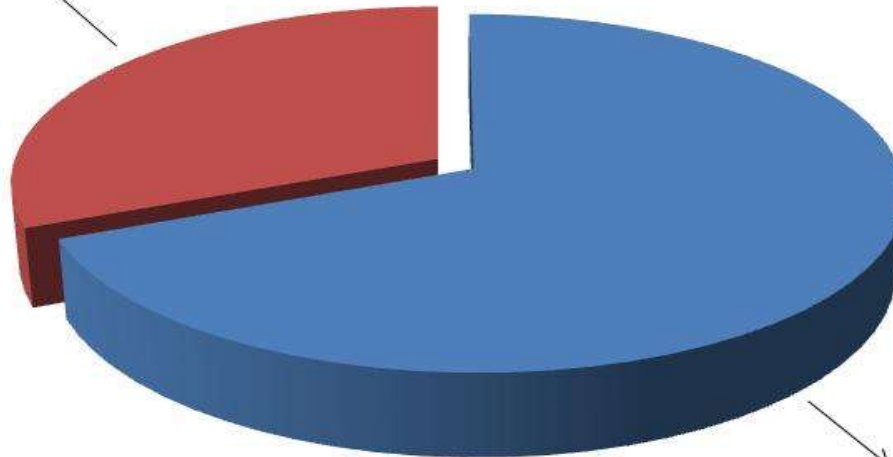
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in stationary products ( register, attendance register, exercise book, pen, pencil, paper, mobile battery, charger, cashing etc.)	121,200	50,000	171,200
Investment in bKash & DBBL mobile banking	80,000	100,000	180,000
Investment in flexiload	6,000	-	6,000
Investment in Machinery (fan)	1,000	-	1,000
Mobile set for bKash, DBBL mobile banking and flexiload	1,800	-	1,800
Cash in hand	2,930	-	2,930
Grameen Bank loan outstanding	(16,750)	-	(16,750)
Debtors	7,670	-	7,670
Decoration ( fixture and fittings)	27,150	-	27,150
Advance for shop	100,000	-	100,000
<b>Total Capital</b>	<b>331,000</b>	<b>150,000</b>	<b>481,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 331,000
- GTT's Investment BDT 150,000
- Total Capital BDT 481,000

GTT's  
Investment 31%



Entrepreneur's  
Contribution  
69%



# ***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	2,700	75,600	907,200	3,105	86,940	1,043,280	3,416	95,634	1,147,608
Estimated sales income from bKash and DBBL mobile banking	220	6,160	73,920	246	6,899	82,790	261	7,313	87,758
Estimated sales income from flexiload	54	1,512	18,144	57	1,588	19,051	60	1,683	20,194
Estimated sales income from SIM card	328	9,184	110,208	367	10,286	123,433	389	10,903	130,839
<b>Total estimated Sales income (A)</b>	<b>3,302</b>	<b>92,456</b>	<b>1,109,472</b>	<b>3,775</b>	<b>105,713</b>	<b>1,268,555</b>	<b>4,126</b>	<b>115,533</b>	<b>1,386,399</b>
Less: Cost of sales of products	2,295	64,260	771,120	2,639	73,899	886,788	2,903	81,289	975,467
Less: Cost of SIM card	295	8,266	99,187	331	9,257	111,090	350	9,813	117,755
<b>Less: Total cost of Sales (B)</b>	<b>2,590</b>	<b>72,526</b>	<b>870,307</b>	<b>2,970</b>	<b>83,156</b>	<b>997,878</b>	<b>3,254</b>	<b>91,102</b>	<b>1,093,222</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>712</b>	<b>19,930</b>	<b>239,165</b>	<b>806</b>	<b>22,556</b>	<b>270,677</b>	<b>873</b>	<b>24,431</b>	<b>293,177</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		600	7,200
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		600	7,200		650	7,800		650	7,800
Night Guard bill		80	960		110	1,320		110	1,320
Conveyance		3,000	36,000		3,500	42,000		4,000	48,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		7,000	84,000		7,500	90,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		261	3,135		261	3,135		261	3,135
<b>Total Operating Cost (D)</b>		<b>14,591</b>	<b>169,095</b>		<b>16,021</b>	<b>192,255</b>		<b>17,221</b>	<b>206,655</b>
<b>Net Profit (C-D):</b>		<b>5,339</b>	<b>70,070</b>		<b>6,535</b>	<b>78,422</b>		<b>7,210</b>	<b>86,522</b>
<b>Retained Income</b>			<b>70,070</b>			<b>148,492</b>			<b>235,014</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule:** Quarterly 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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	76,070	90,422	98,522
1.3	Depreciation Expenses	3,135	3,135	3,135
1.4	Opening Balance of Cash Surplus	-	26,455	48,012
	<b>Total Cash Inflow</b>	<b>229,205</b>	<b>120,012</b>	<b>149,669</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Payback to GB Loan outstanding	16,750		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>202,750</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>26,455</b>	<b>48,012</b>	<b>77,669</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (brother)  
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience: 8 Yrs.

## **W**EAKNESS

- Can not supply goods & services according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 566,014 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of competitor's;

Presented at 6<sup>th</sup> In-house Executive Social Business Design Lab  
on June 11, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures

গ্রামীণফোন

গ্রামীণফোন

THE COMPANY



গ্রামীণফোন













2017			2018		
दि/मा	वर्ग	किराया	दि/मा	वर्ग	किराया
20/01/17		गणेशपुरी - 2220	02/02/18		गणेशपुरी - 2920
		गणेशपुरी - 222			गणेशपुरी - 2800
21/01/17		गणेशपुरी - 2680	20/02/18		गणेशपुरी - 2680
		गणेशपुरी - 229			गणेशपुरी - 2920
07/02/17	गणेशपुरी : 2220		22/02/18		गणेशपुरी - 2800
07/02/17		गणेशपुरी - 2692			गणेशपुरी - 2800
		गणेशपुरी - 220	26/02/18	गणेशपुरी (900)	गणेशपुरी - 2920
07/02/17		गणेशपुरी - 2600			गणेशपुरी - 2920
		गणेशपुरी - 220	26/02/18		गणेशपुरी - 2920
11/02/17		गणेशपुरी - 2600			गणेशपुरी - 2920
		गणेशपुरी - 290	28/02/18		गणेशपुरी - 2920
07/02/17		गणेशपुरी - 2880			गणेशपुरी - 2920
		गणेशपुरी - 2220	28/02/18		गणेशपुरी - 2920
07/02/17	गणेशपुरी 2220	गणेशपुरी - 2920			गणेशपुरी - 2920
		गणेशपुरी - 2920	28/02/18		गणेशपुरी - 2920







রাষ্ট্রীয় ব্যাংক

কৃষকদের সঞ্চয় ব্যাংক

সহকারী সঞ্চয় সঞ্চয়

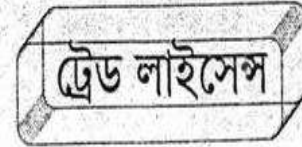
ইউপি ফরম-১৩

লাইসেন্স ফি আদায়ের রেজিষ্টার

# ১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।

অর্থ বৎসরঃ ২০১৪-২০১৫



বই নম্বর

: ০৬

তারিখ:

২৪/৫/১৪

লাইসেন্স নম্বর

: ২৫

লাইসেন্সধারীর নাম

: শ্রী মোঃ শাহাবুদ্দিন টেলিকম

পিতা/স্বামী/ প্রাঃ

: মোঃ জিয়াউর রহমান প্রধান

ঠিকানা

: ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

পেশার ধরন

: মোঃ শাহাবুদ্দিন টেলিকম

মেয়াদ

: ৩০ শে জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ

: ২০০৮ টাকা (কথায় একাত্তর টাকা মাত্র)

প্রাপ্ত হয়ে তা ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

মোঃ আহসান করিম  
চেয়ারম্যান  
১০নং বোনারপাড়া ইউপি  
সাঘাটা, গাইবান্ধা।



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


  
নাম: মোঃ জিয়াউর রহমান প্রধান  
Name: Md Ziaur Rahman Prodhhan  
পিতা: বৃত্ত দেলোয়ার হোসেন  
মাতা: মোছাঃ জরিলা বেগম  
Date of Birth: 01 Jul 1983  
ID NO: 3218895107127



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

ঠিকানা: গ্রাম/রাস্তা: শ্যামপুর, শ্যামপুর, ডাকঘর: খামার ধনাকড়া - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ১৫/০৯/২০০৮



**Thank You**