



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **Hafiz Multimedia & Digital Studio**

Business Category: **Telecom & IT support**



মোবা-০১৭২৩৩২২৫৬
হাফিজ
মাল্টিমিডিয়া এন্ড ডিজিটাল স্টুডিও

০১৭২৩৩২২৫৬
হাফিজ মাল্টিমিডিয়া এন্ড ডিজিটাল স্টুডিও

হাফিজ মাল্টিমিডিয়া এন্ড ডিজিটাল স্টুডিও

এখানে জরুরী ছবি, ছবি থেকে ছবি, পুরাতন ছবি থেকে
নতুন ছবি, লেখচিত্র, ডিজিটাল আর্ট, ফটোকপি
মোবাইল গ্যাজেট, ইন্টারনেট, যাবতীয় মোবাইল যন্ত্রাংশ
পাওয়া যায়।

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | Md. Hafizur Rahman Vill: Talok Upashu, Union: kallani, Post: Mahiganj, Upazila: Pirgasha, District: Rangpur. |
| Age | : | 28 years. |
| Marital status | : | Married. |
| Children | : | 01 (One) Son. |
| No. of siblings: | : | 01 (One) Brother 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. Hazera Begum |
| (iii) Father's name | : | Late Nur Mohammad |
| (iv) GB member's info | : | <i>Branch:</i> Talok Upashu, kallani, Pirgasha, <i>Centre #</i> 52/mo, <i>Loan no.:</i> 6175, Member since 2000 First loan: Tk. 1,000 Existing loan: Tk. 34,000, Outstanding loan: Tk. 4,216 |
| 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., persuing 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.) | : | 05 (five) Years experiences is running his own telecom & IT support business. He started the business with BDT 50,000 (fifty thousand). : He has taken training on Basic Computer from Muslim Aid (6 months). |
| Other Own/Family Sources of Income | : | Nil |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01723321956 |
| NU's National ID No. | : | 8517347123286 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hazera Begum is a GB member since 2000 at first she took GB loan BDT 1,000 (one thousand).
- Gradually she took GB loan several times and utilized it for repairing house, agriculture and assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Hafiz Multimedia & Digital Studio</i> |
| Address/ Location | : | Nondigaonj, Pirgasha, Rangpur. |
| Total Investment in BDT | : | Tk. 298,700 |
| Financing | : | Self Tk. 148,700 (from existing business) Required Investment Tk. 150,000 (as equity) |
| Present salary/drawings from business | : | BDT 4,000 (four thousand) |
| Proposed Salary | : | BDT 4,500 (four thousand five hundred) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 15%, studio servicing 70%, song download 80% |
| (ii) Estimated % of proposed gross profit margin | : | On products 15%, studio servicing & Video 70%, song download 80%, photocopy machine 60% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

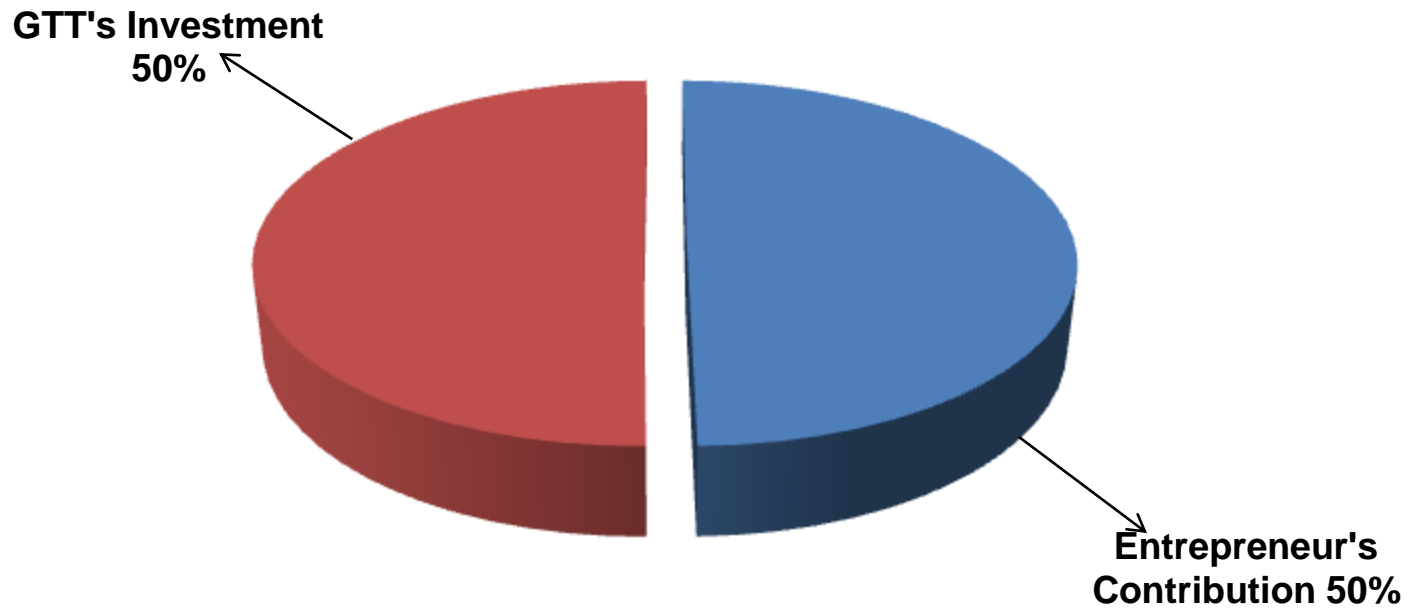
| Particulars | EB (BDT) | | |
|---|------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products (mobile accessories) | 200 | 5,600 | 67,200 |
| Income from studio servicing | 250 | 7,000 | 84,000 |
| Income from song download | 300 | 8,400 | 100,800 |
| Total Sales income (A) | 750 | 21,000 | 252,000 |
| Less: Cost of Sales | | | |
| Less: Cost of sales of products | 170 | 4,760 | 57,120 |
| Less: Cost of studio servicing | 75 | 2,100 | 25,200 |
| Less: Cost of song download | 60 | 1,680 | 20,160 |
| Less: Total cost of Sales (B) | 305 | 8,540 | 102,480 |
| Gross Profit (C) [C=(A-B)] | 445 | 12,460 | 149,520 |
| Less: Operating Cost: | | | |
| Electricity bill | | 900 | 10,800 |
| Shop Rent | | 1,300 | 15,600 |
| Mobile bill | | 300 | 3,600 |
| Night Guard bill | | 90 | 1,080 |
| Conveyance | | 200 | 2,400 |
| Present Salary (Self) | | 4,000 | 48,000 |
| Other Cost (stationary & Entertainment etc.) | | 500 | 6,000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 1,236 | 14,837 |
| Total Operating Cost (D) | | 8,526 | 102,317 |
| Net Profit (C-D): | | 3,934 | 47,203 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|---|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (mobile charger, battery, mobile cover, head phone, memory card, card reader and mobile back part etc) | Mobile accessories (mobile charger, battery, mobile cover, head phone, memory card, card reader and mobile back part etc) | 25,930 | 10,000 | 35,930 |
| Investment in Machinerics (computer-1, printer- 2, camera -2, camera stand, IPS- 1, laminating machine-1, bulb and fan etc.) | Video camera -1, photocopy machine -1 and computer set -1 | 86,337 | 140,000 | 226,337 |
| Cash in hand | | 1,789 | - | 1,789 |
| GB loan outstanding | | (4,216) | - | (4,216) |
| Decoration (fixture and fittings) | | 18,860 | - | 18,860 |
| Advance for Shop | | 20,000 | - | 20,000 |
| Total Capital | | 148,700 | 150,000 | 298,700 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 148,700
- GTT's Investment BDT 150,000
- Total Capital BDT 298,700



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 (mobile accessories) | 300 | 8,400 | 100,800 | 360 | 10,080 | 120,960 | 378 | 10,584 | 127,008 |
| Estimated income from studio servicing & Video | 334 | 9,338 | 112,056 | 400 | 11,206 | 134,467 | 420 | 11,766 | 141,191 |
| Estimated income from song download | 400 | 11,206 | 134,467 | 480 | 13,447 | 161,361 | 504 | 14,119 | 169,429 |
| Estimated income from photocopy machine | 150 | 4,200 | 50,400 | 180 | 5,040 | 60,480 | 189 | 5,292 | 63,504 |
| Total estimated Sales income (A) | 1,184 | 33,144 | 397,723 | 1,420 | 39,772 | 477,268 | 1,491 | 41,761 | 501,131 |
| Less: Cost of Sales | | | | | | | | | |
| Less: Cost of sales of products | 255 | 7,140 | 85,680 | 306 | 8,568 | 102,816 | 321 | 8,996 | 107,957 |
| Less: Cost of studio servicing & video | 100 | 2,801 | 33,617 | 120 | 3,362 | 40,340 | 126 | 3,530 | 42,357 |
| Less: Cost of song download | 80 | 2,241 | 26,893 | 96 | 2,689 | 32,272 | 101 | 2,824 | 33,886 |
| Less: Cost of photocopy machine | 60 | 1,680 | 20,160 | 72 | 2,016 | 24,192 | 76 | 2,117 | 25,402 |
| Less: Total cost of Sales (B) | 495 | 13,863 | 166,350 | 594 | 16,635 | 199,620 | 624 | 17,467 | 209,601 |
| Gross Profit (C) [C=(A-B)] | 689 | 19,281 | 231,373 | 826 | 23,137 | 277,648 | 868 | 24,294 | 291,530 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 1,400 | 16,800 | | 1,600 | 19,200 | | 1,800 | 21,600 |
| Shop Rent | | 1,300 | 15,600 | | 1,300 | 15,600 | | 1,300 | 15,600 |
| Mobile bill (SMS & Reporting) | | 600 | 7,200 | | 650 | 7,800 | | 650 | 7,800 |
| Night Guard bill | | 90 | 1,080 | | 120 | 1,440 | | 120 | 1,440 |
| Conveyance | | 250 | 3,000 | | 300 | 3,600 | | 350 | 4,200 |
| Ownership Transfer Fee | | 1,000 | 6,000 | | 1,000 | 12,000 | | 1,000 | 12,000 |
| Proposed Salary-Self | | 4,500 | 54,000 | | 5,000 | 60,000 | | 5,500 | 66,000 |
| Proposed Salary (Assistant-1) | | 1,500 | 18,000 | | 2,000 | 24,000 | | 2,000 | 24,000 |
| Other Cost (stationary & Entertainment etc.) | | 600 | 7,200 | | 800 | 9,600 | | 1,000 | 12,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 2,986 | 35,837 | | 2,986 | 35,837 | | 2,986 | 35,837 |
| Total Operating Cost (D) | - | 14,226 | 164,717 | - | 15,756 | 189,077 | - | 16,706 | 200,477 |
| Net Profit (C-D): | - | 5,055 | 66,656 | - | 7,381 | 88,571 | - | 7,588 | 91,053 |
| Retained Income | | | 66,656 | | | 155,227 | | | 246,281 |

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.)

| <i>SI #</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 | 150,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 72,656 | 100,571 | 103,053 |
| 1.3 | Depreciation Expenses | 35,837 | 35,837 | 35,837 |
| 1.4 | Opening Balance of Cash Surplus | - | 68,277 | 132,685 |
| | Total Cash Inflow | 258,493 | 204,685 | 271,574 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 150,000 | - | - |
| 2.2 | Payback to GB loan outstanding | 4,216 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 36,000 | 72,000 | 72,000 |
| | Total Cash Outflow | 190,216 | 72,000 | 72,000 |
| 3.0 | Total Cash Surplus | 68,277 | 132,685 | 199,574 |

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;
- working experiences (5 yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Regular customer;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 394,981 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 13th In-house Executive Social Business Design Lab
on September 10, 2015 at Grameen Telecom Trust Premises.

Thank you

Pictures

শাফিক মাল্টিমিডিয়া এন্ড ডিজিটাল স্টুডিও

মোবাইল - ০১৭২৩৩২২৫৬

শাফিক
মাল্টিমিডিয়া এন্ড ডিজিটাল স্টুডিও
শোবা-০১৭২৩৩২২৫৬
এখানে জরুরী ছবি, ছবি থেকে ছবি, পুরাতন ছবি, বার
মাল্টিমিডিয়া এন্ড ডিজিটাল স্টুডিও
মোবাইল - ০১৭২৩৩২২৫৬
পাওয়া যায়

০১৭২৩৩২২৫৬

WELCOME

শাফিক মাল্টিমিডিয়া এন্ড ডিজিটাল স্টুডিও







১ নং কল্যাণী ইউনিয়ন পরিষদ কার্যালয়

ইউপি ফরম-১০

পরিশিষ্ট-১০

লাইসেন্স ফি আদায় রেজিস্টার
অর্থ বৎসর ২০২৫/২০২৬

লাইসেন্স

১ নং কল্যাণী ইউনিয়ন পরিষদ
পরিষদখানা/ উপজেলা
বগুড়া জেলা

৬৩০

বই নম্বর

: ০৬

লাইসেন্স নম্বর

: ২০/২০২৫-২০২৬

তারিখ: ৬/৭/২০২৫

লাইসেন্সধারীর নাম

: হাফিজ মান্নান মির্জিয়া

পিতা/ স্বামীর নাম

: প্রোঃ মোঃ হাফিজুল বহমান

সহঃ- বঙ্গাবুজ- বাজার পোর্টঃ মাহমুদুল
ঠিকানা : উল্লেখিতঃ দারিসাদা জেলাঃ বগুড়া

পেশার ধরন

: ম্যান্জিমেন্টা একঃ মোবাইল সামগ্রী বিক্রয়

০০ঃ/০০ঃ/২০২৬ তারিখ পর্যন্ত বৈধ

২০০/-

ফি প্রদানের পরিমাণ টাকা (কথায়: দুই শত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশাঃ দুই-সীমামা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ৬/৭/২০২৫

চেয়ারম্যানের দস্তখত



গ্রামীণ ব্যাংক
কল্যাণী পীরগাছা শাখা।

সহজ ঋণের পাশ বই

নাম মোঃ হাজিরা বেগম
 ঋণী নং ৩২৭৫
 গ্রুপ নং ০৫
 কেন্দ্র নং ৫/১৫
 কেন্দ্রের নাম মুল্লুয়া মোঃ হাজিরা বেগম
 বই ইস্যুর তারিখ ২/১০/১৫
 শাখা ব্যবস্থাপকের স্বাক্ষর



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



নাম: মোঃ হাফিজুর রহমান

Name: Md Hafizur Rahman

পিতা: মৃত নুর মোহাম্মদ

মাতা: মোছাঃ হাজেরা বেগম

Date of Birth: 21 Dec 1986

ID NO: 8517347123286

Thank You