



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

Name and address	:	<b><i>Md. Shroare Sorker</i></b> Vill: Hasilkandi, Union: 03 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	31 Years
Marital status	:	Married
Children	:	1 (one) Son
No. of siblings:	:	3 (three) Brothers and 1 (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. Sufia Begum
(iii) Father's name	:	Md. Joynal Sarkar
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha Centre # 08/mo</i> <i>Loan no.: 1422,</i> Membership from November 22, 2004 to September 10, 2013 First loan: Tk. 2,000 , Last Loan: Tk. 20,000
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	:	Class Ten
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	07 (seven) years experience is running his own general retail & wholesale business. He started the business only with Tk. 32,000.
Other Own/Family Sources of Income	:	His father's income from agriculture and his brother's income from service holder (company).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01710554004
NU's National ID No.	:	3218885096232
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Sufia Begum is a GB member from November 22, 2004 to September 10, 2013, at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing goat & cow, building house, fishery and cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Alif Telecom &amp; Electronics</i></b>
Address/ Location	:	Saghata Bazar, saghata, Gaibandha
Total Investment in BDT	:	Tk. 398,000
Financing	:	Self Tk. 218,000 (from existing business) Required Investment Tk. 180,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%, song download 100%, mobile banking 100% & flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%, song download 100%, mobile banking 100% & flexiload 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 song download	50	1,400	16,800
Comission from mobile banking	100	2,800	33,600
Comission from flexiload	81	2,268	27,216
<b>Total Sales income (A)</b>	<b>1,231</b>	<b>34,468</b>	<b>413,616</b>
<b>Less: Cost of sales of products (B)</b>	<b>800</b>	<b>22,400</b>	<b>268,800</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>431</b>	<b>12,068</b>	<b>144,816</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		500	6,000
Shop Rent		1,000	12,000
Conveyance		1,000	12,000
Mobile bill		500	6,000
Night Guard bill		100	1,200
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		453	5,436
<b>Total Operating Cost (D)</b>		<b>8,953</b>	<b>107,436</b>
<b>Net Profit (C-D):</b>		<b>3,115</b>	<b>37,381</b>

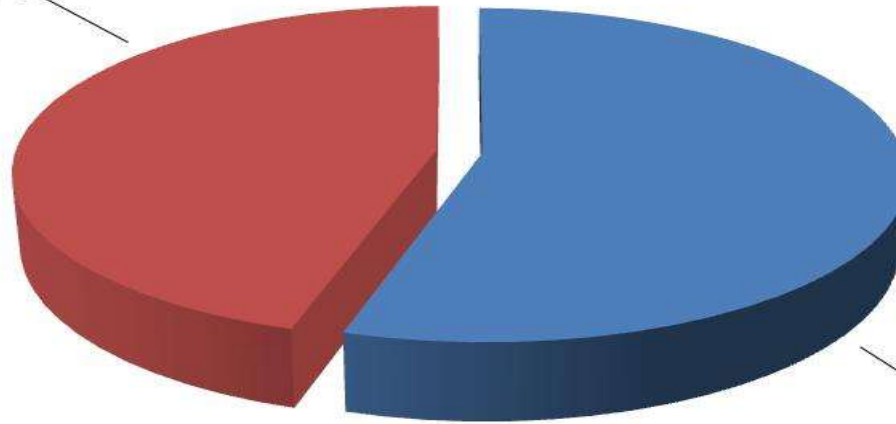
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (mobile cashing, head phone, card reader, two pin plug, holder, memory card, gift item, mouse and television etc)	Mobile set, charger, battery, head phone, screen paper and gift item	87,962	90,000	177,962
Investment in mobile banking (bkash and DBBL mobile banking)	bkash and DBBL mobile banking	30,000	80,000	110,000
Investment in flexiload		5,000	-	5,000
Investment in Machineries (computer, mobile set, solar panel, bulb and fan etc.)		27,170	-	27,170
Cash in hand		3,218	-	3,218
Debtors		8,050	-	8,050
Creditors		(12,000)	-	(12,000)
Decoration ( fixture and fittings)		13,600	10,000	23,600
Advance for shop		55,000	-	55,000
<b>Total Capital</b>		<b>218,000</b>	<b>180,000</b>	<b>398,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 218,000
- GTT's Investment BDT 180,000
- Total Capital BDT 398,000

GTT's  
Investment  
45%



Entrepreneur's  
Contribution  
55%



# 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	1,725	48,300	579,600	1,811	50,715	608,580
Sales income from song download	70	1,960	23,520	81	2,254	27,048	85	2,367	28,400
Estimated comission from mobile banking	200	5,600	67,200	230	6,440	77,280	242	6,762	81,144
Comission from flexiload	108	3,024	36,288	124	3,478	41,731	130	3,651	43,818
<b>Total estimated Sales income (A)</b>	<b>1,878</b>	<b>52,584</b>	<b>631,008</b>	<b>2,160</b>	<b>60,472</b>	<b>725,659</b>	<b>2,268</b>	<b>63,495</b>	<b>761,942</b>
<b>Less: Cost of sales of products (B)</b>	<b>1,200</b>	<b>33,600</b>	<b>403,200</b>	<b>1,380</b>	<b>38,640</b>	<b>463,680</b>	<b>1,449</b>	<b>40,572</b>	<b>486,864</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>678</b>	<b>18,984</b>	<b>227,808</b>	<b>780</b>	<b>21,832</b>	<b>261,979</b>	<b>819</b>	<b>22,923</b>	<b>275,078</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		700	8,400
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Conveyance		1,500	18,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		120	1,440		150	1,800		150	1,800
Ownership Transfer Fee		1,200	7,200		1,200	14,400		1,200	14,400
Proposed Salary-Self		5,000	60,000		6,000	72,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		536	6,436		536	6,436		536	6,436
<b>Total Operating Cost (D)</b>	-	<b>11,256</b>	<b>127,876</b>	-	<b>13,086</b>	<b>157,036</b>	-	<b>13,286</b>	<b>159,436</b>
<b>Net Profit (C-D):</b>	-	<b>7,728</b>	<b>99,933</b>	-	<b>8,745</b>	<b>104,944</b>	-	<b>9,637</b>	<b>115,643</b>
<b>Retained Income</b>			<b>99,933</b>			<b>204,876</b>			<b>320,519</b>

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

**2. Investment Payback Schedule :** Quarterly installment including ownership transfer fee from the date of chaque deposited in NU's business account.

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	180,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	107,133	119,344	130,043
1.3	Depreciation Expenses	6,436	6,436	6,436
1.4	Opening Balance of Cash Surplus	-	70,368	109,747
	<b>Total Cash Inflow</b>	<b>293,568</b>	<b>196,147</b>	<b>246,225</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase and Decoration	180,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	43,200	86,400	86,400
	<b>Total Cash Outflow</b>	<b>223,200</b>	<b>86,400</b>	<b>86,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>70,368</b>	<b>109,747</b>	<b>159,825</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 02 (father and brother)  
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Experience : 7 Yrs.

## **W**EAKNESS

- Can not supply goods & services according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 538,519 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 9<sup>th</sup> In-house Executive Social Business Design Lab  
On August 13, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures















वर्ष	विवरण	दिनांक	राशि
2017/18	विगत		
	राशि		2000/-
	कुल		
2018/19	राशि		800/-
	राशि		2000/-
	कुल		
2019/20	राशि		2000/-
	राशि		900/-
	कुल		
2020/21	राशि		2000/-
	राशि		2000/-
	कुल		
2021/22	राशि		800/-
	राशि		800/-
	कुल		
2022/23	राशि		2000/-
	राशि		2000/-
	कुल		

ইউপি ফরম-১৩

# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছর ২০১৭-১৮ ২০১৬



ক্রমিক নং- ৪

## ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ০৪ তারিখ : ০৪/০৭/২০২২

লাইসেন্সধারীর নাম : আলিম হেলিক্স এবং ইলেকট্রনিক্স

পিতা/স্বামীর নাম : মোঃ মোঃ আরোয়ায় সরকার

ঠিকানা : গ্রাম : সাঘাটা পোঃ : সাঘাটা

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : হেলিক্স এবং ইলেকট্রনিক্স

৩০/০৩/২০১৬ ২১ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২৫০/- (রুগায় একশত পঁচাত্তর টাকা)

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

তারিখ : ০৪/০৭/২০২২

মোঃ মোশারক হোসেন সুইট  
চেয়ারম্যান  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।



রাষ্ট্রীয় ব্যাংক

সাঘাটা শাখা

সহজ অণের পাশ বই

নং সুইট হোসেন

বই নং ৩৪২

ক্রম ০৪

তারিখ ০৪/০৭/২০২২

স্বাক্ষর মোঃ মোশারক হোসেন

বই ইস্যু তারিখ ০৪/০৭/২০২২

স্বাক্ষর মোঃ মোশারক হোসেন



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



নাম: মোঃ শরোয়ার সর্কার  
Name: Md Shroare Sorker  
পিতা: মোঃ জামাল সর্কার  
মাতা: মোছাঃ হুসিলা বেগম  
Date of Birth: 13 Feb 1984  
ID NO: 3210885096232

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পূর্ণ জাতীয় পরিচয়পত্র কার্ড।  
কোনও পরিচয় পত্রের নিকটই শেখি যদিও অন্য কোনও পরিচয় পত্রের নিকটই

উপস্থিত: হাতে/হাতে: হস্তাক্ষর/হস্তাক্ষর  
সংখ্যা: ৫৯৩০, স্মার্ট/স্মার্ট

১৫/০২/২০০৮  
জাতীয় পরিচয়পত্রের নিকট হস্তাক্ষর



**Thank You**