



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

Name and address	:	<b><i>Md. Al Amin Khan</i></b> Vill: Choniapara, Union: 7 no Sreemontopur, Post: Ramkura, Upazila: Niamatpur, District: Naogaon.
Age	:	21 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	2 (two) Sisters and 1 (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. Azada Begum
(iii) Father's name	:	Md. Khalilur Khan
(iv) GB member's info	:	<i>Branch: Shamaspur, Niamatpur Centre # 23/mo Loan no.: 3312/3, Member since March 14, 2011 First loan: Tk. 10,000 Existing loan: Tk. 12,000 , Outstanding loan: Tk. 10,664</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	:	S.S.C
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.)	:	02 (two) years experience is running his own telecom & IT support business. He started the business only with Tk. 20,000.  He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01770231272
NU's National ID No.	:	19946416984000221
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Azada Begum is a GB member since March 14, 2011, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually she took GB loan several times and utilized it for repairing house and cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Hasania Telecom</i></b>
Address/ Location	:	Field Market, Niamatpur, Naogaon.
Total Investment in BDT	:	Tk. 93,000
Financing	:	Self Tk. 43,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (four thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20% Servicing 70% song download 80% flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 20% Servicing 70% song download 80% flexiload and bkash 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	300	8,400	100,800
Income from servicing	250	7,000	84,000
Income from song download	80	2,240	26,880
Commission from flexiload	27	756	9,072
<b>Total Sales income (A)</b>	<b>657</b>	<b>18,396</b>	<b>220,752</b>
<b>Less: Cost of Sales</b>			
Less: Cost of sales of products	240	6,720	80,640
Less: Cost of servicing	75	2,100	25,200
Less: Cost of song download	16	448	5,376
<b>Less: Total cost of Sales (B)</b>	<b>331</b>	<b>9,268</b>	<b>111,216</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>326</b>	<b>9,128</b>	<b>109,536</b>
<b>Less: Operating Cost:</b>			
Electricity bill		300	3,600
Shop Rent		1,700	20,400
Mobile bill		300	3,600
Night Guard bill		65	780
Conveyance		300	3,600
Present Salary (Self)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b>Non Cash Item:</b>			
Depreciation Expenses		326	3,911
<b>Total Operating Cost (D)</b>		<b>7,891</b>	<b>94,691</b>
<b>Net Profit (C-D):</b>		<b>1,237</b>	<b>14,845</b>

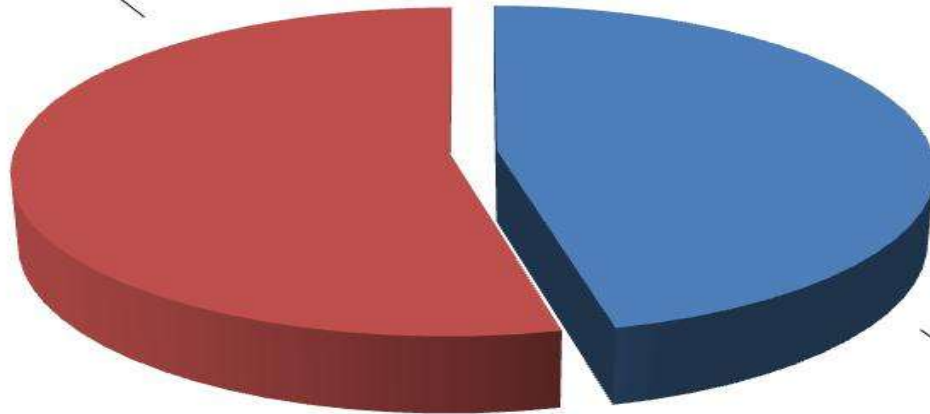
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<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 charger, battery, mobile cover, head phone, memory card, card reader, SIM card etc)	Mobile set	14,683	25,000	39,683
Investment in bkaash and DBBL mobile banking		4,000	25,000	29,000
Investment in flexiload		3,310	-	3,310
Investment in Machinerries (computer set-1, power supply-1, hot gun-1, mobile set-3, bulb and fan etc.)		24,575	-	24,575
Cash in hand		1,226	-	1,226
GB loan outstanding		(10,664)	-	(10,664)
Debtors		3,620	-	3,620
Decoration ( fixture and fittings)		2,250	-	2,250
<b>Total Capital</b>		<b>43,000</b>	<b>50,000</b>	<b>93,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 43,000
- GTT's Investment BDT 50,000
- Total Capital BDT 93,000

GTT's  
Investment  
54%



Entrepreneur's  
Contribution  
46%



# ***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	600	16,800	201,600	720	20,160	241,920	756	21,168	254,016
Estimated income from servicing	300	8,400	100,800	360	10,080	120,960	378	10,584	127,008
Estimated income from song download	100	2,800	33,600	120	3,360	40,320	126	3,528	42,336
Estimated commission from bkash	40	1,120	13,440	48	1,344	16,128	50	1,411	16,934
Estimated commission from flexiload	41	1,134	13,608	49	1,361	16,330	51	1,429	17,146
<b>Total estimated Sales income (A)</b>	<b>1,081</b>	<b>30,254</b>	<b>363,048</b>	<b>1,297</b>	<b>36,305</b>	<b>435,658</b>	<b>1,361</b>	<b>38,120</b>	<b>457,440</b>
<b>Less: Cost of Sales</b>									
Less: Cost of sales of products	480	13,440	161,280	576	16,128	193,536	605	16,934	203,213
Less: Cost of servicing	90	2,520	30,240	108	3,024	36,288	113	3,175	38,102
Less: Cost of song download	20	560	6,720	24	672	8,064	25	706	8,467
<b>Less: Total cost of Sales (B)</b>	<b>590</b>	<b>16,520</b>	<b>198,240</b>	<b>708</b>	<b>19,824</b>	<b>237,888</b>	<b>743</b>	<b>20,815</b>	<b>249,782</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>491</b>	<b>13,734</b>	<b>164,808</b>	<b>589</b>	<b>16,481</b>	<b>197,770</b>	<b>618</b>	<b>17,305</b>	<b>207,658</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		650	7,800
Shop Rent		1,700	20,400		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		65	780		95	1,140		95	1,140
Conveyance		600	7,200		900	10,800		1,200	14,400
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-Self		4,500	54,000		5,000	60,000		5,000	60,000
Proposed Salary (Assistant-1)		2,000	24,000		2,500	30,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		326	3,911		326	3,911		326	3,911
<b>Total Operating Cost (D)</b>	-	<b>11,124</b>	<b>131,491</b>	-	<b>13,054</b>	<b>156,651</b>	-	<b>13,604</b>	<b>163,251</b>
<b>Net Profit (C-D):</b>	-	<b>2,610</b>	<b>33,317</b>	-	<b>3,427</b>	<b>41,118</b>	-	<b>3,701</b>	<b>44,407</b>
<b>Retained Income</b>			<b>33,317</b>			<b>74,435</b>			<b>118,842</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	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	35,317	45,118	48,407
1.3	Depreciation Expenses	3,911	3,911	3,911
1.4	Opening Balance of Cash Surplus	-	16,564	41,594
	<b>Total Cash Inflow</b>	<b>89,228</b>	<b>65,594</b>	<b>93,912</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	50,000	-	-
2.2	Payback to GB loan outstanding	10,664		
2.3	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	<b>Total Cash Outflow</b>	<b>72,664</b>	<b>24,000</b>	<b>24,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>16,564</b>	<b>41,594</b>	<b>69,912</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (father)  
Others (beyond family): 0
- Future employment: 01
- Ownership of Business in own name
- Maintain books of record
- Trade license of business in his own name
- Experience : 2 Yrs.

## **W**EAKNESS

- Can not supply goods and service according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 161,842 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;
- Fire;
- Load shedding.

Presented at 10<sup>th</sup> In-house Executive Social Business Design Lab  
on August 20, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures



কর্মসূচী	তারিখ	স্থান	সময়
স্বাস্থ্য পরামর্শ	১০/০৫/১৯	গ্রাম পঞ্চায়েত	১০:০০-১২:০০
শিক্ষা কার্যক্রম	১১/০৫/১৯	গ্রাম পঞ্চায়েত	১০:০০-১২:০০
কৃষি পরামর্শ	১২/০৫/১৯	গ্রাম পঞ্চায়েত	১০:০০-১২:০০
স্বাস্থ্য পরামর্শ	১৩/০৫/১৯	গ্রাম পঞ্চায়েত	১০:০০-১২:০০
শিক্ষা কার্যক্রম	১৪/০৫/১৯	গ্রাম পঞ্চায়েত	১০:০০-১২:০০
কৃষি পরামর্শ	১৫/০৫/১৯	গ্রাম পঞ্চায়েত	১০:০০-১২:০০

গ্রামীণ কল্যাণ-এর কার্যক্রম

১৯ মে ১৯



















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



০৫ ফেব্রুয়ারি ১৯৯৪

নাম: মোঃ আল আমিন খান

Name: Md. Al Amin Khan

পিতা: মোঃ খলিলুর খান

মাতা: মোছাঃ আজিদা বেগম

Date of Birth: 05 Feb 1994

ID NO: 19946416984000221

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

ঠিকানা: বাসা/হোল্ডিং: --, গ্রাম/রাস্তা: চুনিয়াপাড়া, চুনিয়াপাড়া, ডাকঘর: রামকুড়া  
- ৬৫২০, নিয়ামতপুর, নওগাঁ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০২/১০/২০১৩



**Thank You**