



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Maa Electronics & Telecom

Business Category: Telecom & IT support



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sohidul Islam Vill: Poshchim Paban Tair, Union: 3 no. Saghata, Post: Dak Bangla Bazar, Upazila: Saghata, District: Gaibandha.
Age	:	24 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (two) 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. Nurun Nahar Begum
(iii) Father's name	:	Md. Mokbul Hossen
(iv) GB member's info	:	<i>Branch: Kamalerpara, Saghata, Centre # 31/mo</i> <i>Loan no.: 3257, Member since April 10, 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 15,000 , Outstanding loan: Tk. 6,040
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's mother
(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 (pass)
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 business. He started the business only with Tk. 100,000 (one lac). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from private service and mother's income from govt. service (family planning).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01736788207
NU's National ID No.	:	19913218828736051
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nurun Nahar Begum is a GB member since April 10, 2010, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for making furniture and sanitary facilities.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Electronics & Telecom</i>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 463,000
Financing	:	Self Tk. 293,000 (from existing business) Required Investment Tk. 170,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (Three thousand)
Proposed Salary (estimates)	:	Taka 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 13%.
(ii) Estimated % of proposed gross profit margin	:	On products 13%.
(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 (A)	3,000	84,000	1,008,000
Less: Cost of sales of products (B)	2,610	73,080	876,960
Gross Profit (C) [C=(A-B)]	390	10,920	131,040
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Shop Rent		1,200	14,400
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		1,000	12,000
Provision of bad Debt		22	260
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400
<i>Non Cash Item:</i>			
Depreciation Expenses		454	5,443
<i>Total Operating Cost (D)</i>		7,575	90,903
Net Profit (C-D):		3,345	40,137

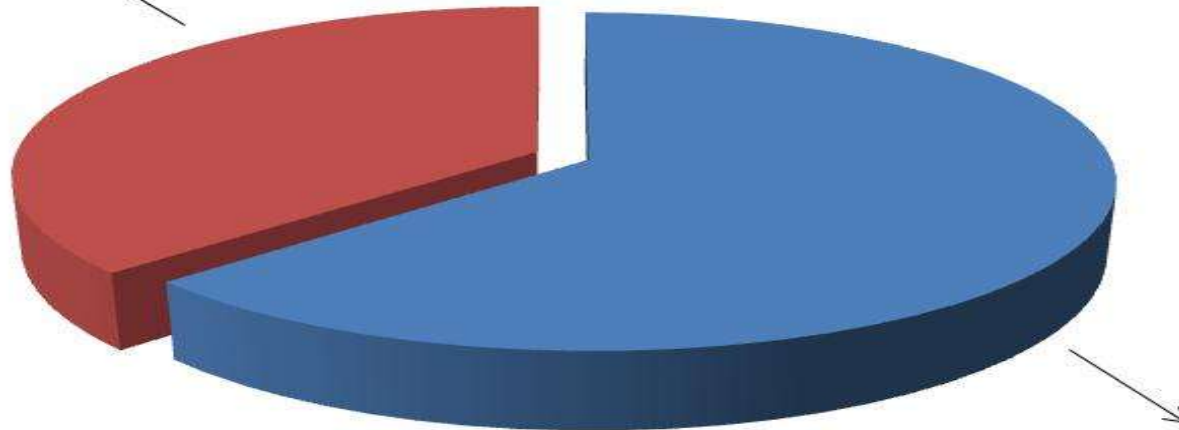
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (television, television trolley, rice cooker, DVD player, remote, fan, table fan, charger light, mobile set and SIM card etc)	Television, fan, mobile set, rice cooker, curry cooker and pressure cooker etc	131,950	170,000	301,950
Investment in Machineries (solar panel, bulb and fan etc.)		11,500		11,500
Cash in hand		2,370		2,370
Debtors (Since June, 2015 to at present)		26,000		26,000
Creditors (Since April, 2015 to at present)		(16,000)		(16,000)
Decoration (fixture and fittings)		37,180		37,180
Advance for shop		100,000		100,000
Total Capital		293,000	170,000	463,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 293,000
- GTT's Investment BDT 170,000
- Total Capital BDT 463,000

**GTT's
Investment
37%**



**Entrepreneur's
Contribution
63%**

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 (A)	5,000	139,986	1,679,832	5,749	160,984	1,931,807	6,037	169,033	2,028,397
Less: Cost of sales of products (B)	4,350	121,788	1,461,454	5,002	140,056	1,680,672	5,252	147,059	1,764,706
Gross Profit (C) [C=(A-B)]	650	18,198	218,378	747	20,928	251,135	785	21,974	263,692
Less: Operating Cost:									
Electricity bill		400	4,800		450	5,400		450	5,400
Shop Rent		1,200	14,400		1,200	14,400		1,200	14,400
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		2,000	24,000		3,000	36,000		3,500	42,000
Provision of bad Debt		22	260		22	260		22	260
Ownership Transfer Fee		1,133	6,800		1,133	13,600		1,133	13,600
Proposed Salary (Self)		5,000	60,000		5,500	66,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		1,700	20,400		1,900	22,800		2,100	25,200
Non Cash Item:									
Depreciation Expenses		454	5,443		454	5,443		454	5,443
Total Operating Cost (D)	-	12,609	144,503	-	14,409	172,903	-	15,109	181,303
Net Profit (C-D):	-	5,590	73,875	-	6,519	78,232	-	6,866	82,389
Retained Income			73,875			152,107			234,496

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	170,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	80,675	91,832	95,989
1.3	Depreciation Expenses	5,443	5,443	5,443
1.4	Opening Balance of Cash Surplus	-	45,318	60,993
	Total Cash Inflow	256,118	142,593	162,425
2.0	Cash Outflow			
2.1	Product Purchase	170,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	40,800	81,600	81,600
	Total Cash Outflow	210,800	81,600	81,600
3.0	Total Cash Surplus	45,318	60,993	80,825

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Maintain books of record
- Experience : 7 Yrs.

WEAKNESS

- Can not supply according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 527,496 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 15th In-house Executive Social Business Design Lab
on October 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

















ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৩-২০২৪

ক্রমিক নং- 24



৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ২৪ তারিখ : ৩৪/০২/২০২৪

লাইসেন্সধারীর নাম : শ্রী শ্রী কল্যাণিক বসু হোল্ডিংস

পিতা/স্বামীর নাম : শ্রী : মোঃ হাফিজুল ইসলাম

ঠিকানা : গ্রাম : সাঘাটা উপজেলা : সাঘাটা, জেলা : গাইবান্ধা। পোস্ট : সাঘাটা

পেশার ধরন : শ্রী শ্রী কল্যাণিক বসু হোল্ডিংস
তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুই শত টকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালায়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ৩৪/০২/২৪

মোঃ মোশারফ হোসেন হুট
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



ଘରମିଳନ କର୍ମାଳୟ

ସମାଜ ସେବା କର୍ମାଳୟ

ମହତା ଶର୍ମିଷ୍ଠା ଦାଶ

ନାମ: ଶର୍ମିଷ୍ଠା ଦାଶ

ଠିକଣା: ପୁରୀ

ପଠାଳୟ: ଠିକଣା

ପଠାଳୟ: ପୁରୀ

ପଠାଳୟ: ପୁରୀ

ପଠାଳୟ: ପୁରୀ

ପଠାଳୟ: ପୁରୀ

ଶ୍ରମିକ ବିକ୍ରୟ ବିଭାଗ

ବିକ୍ରୟ ବିଭାଗ (ଖ)

କ୍ର. ସଂ.	ନାମ	ମାତ୍ରା	ମୂଲ୍ୟ	ଟିପ୍ପଣୀ
1	ଶ୍ରମିକ	5	5	
2	ଶ୍ରମିକ	5	5	
3	ଶ୍ରମିକ	5	5	
4	ଶ୍ରମିକ	5	5	
5	ଶ୍ରମିକ	5	5	
6	ଶ୍ରମିକ	5	5	
7	ଶ୍ରମିକ	5	5	
8	ଶ୍ରମିକ	5	5	
9	ଶ୍ରମିକ	5	5	
10	ଶ୍ରମିକ	5	5	



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



স্বাক্ষর

নাম: মোঃ শহিদুল ইসলাম
Name: MD. SOHIDUL ISLAM

পিতা: মোঃ নফিসুল হোসেন

মাতা: মোহাঃ নুরুন্নাহার বেগম

Date of Birth: 23 Feb 1991

ID NO: 19913218828736051

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা
কোনো পারসোনাল গেসে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: পশ্চিম পবন ডাইক, গ্রাম/রাঙ্গা: পবন ডাইক, পবন ডাইক,
ডাকঘর: ডাকবহালা বাজার - ৫৭৫০, সামতি, গাইবান্ধা।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩



Thank You