

Hafiz Telecom



Project by: Md. Mainuddin Liton
Identified by- Md. Zahidul Kabir

Verified By : Mir Hossian Chowdhury

Noakhali Unit
Region -2

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Mainuddin Liton
Permanent Address	:	Gonipur, Ward no. 05, Chowmohani Pourashova Begomganj, Noakhali.
Age	:	05-12-1992 (24Years)
Marital status	:	Married
Children	:	02 Children
No. of siblings:	:	01 Brother, 02 Sister
Parent's and GB related Info		Mother XXXXXXXXXX Father
(i) Who is GB member	:	Mrs. Nurjahan Begum
(ii) Mother's name	:	Md. Abu Bakkar Siddiki
(iii) Father's name	:	Branch: Noruttompur, Begomgonj, Centre 21/m
(iv) GB member's info	:	Group no : 04, Loanee no.: 2623, Member since, 2007
	:	First loan: 5,000/=, Existing loan: N/A, Outstanding:
Further Information:	:	N/A
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Ten

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Mobile accessories & servicing business. Collect raw materials from Chowmohani Bazar. Local mobile user are the target group.
Initial Investment	:	5,000/=
Trade License No	:	432
Business Experience And Training Info	:	10 Years : Received training from Chowmohani Bazar for 02 years.
Other Own/Family Sources of Income	:	NU's Father have a Hotel & Restaurant business.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	+8801829-287857 (This number will be registered in SBMS System for Daily SMS)
NU Project Source/Reference	:	Noakhali Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 2007 (08 years). At first she took a loan of Taka 5,000 from Grameen Bank. His father used GB loan in his business and repaired their own house from his income. NU also built their own house from the income of GB loan. They are also bought some land. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Hafiz Telecom.
Address/ Location	:	Mojumder Hut, Begumganj, Noakhali.
Total Investment in BDT	:	2,00,000/-
Financing	:	Self BDT 1,00,000 (from existing business) 50% Required Investment BDT 1,00,000/-(as equity) 50%
Present salary/drawings from business (estimates)	:	7,000/-
Proposed Salary	:	7,000/-
Proposed Business	:	
(i) % of present gross profit margin	:	20%
(ii) Estimated % of proposed gross profit margin	:	20%
(iii) Agreed grace period	:	02 Months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u>			
Advance- 10,000			
Computer (01), Hot gun, power supplier & tools 21,700			
Mobile Accessories 23,000	1,00,000		
Old Mobile Set (30) 15,000			
Furniture 9,000			
Decoration 20,000			
Fan 1,300			
<u>Proposed items:</u>			
New Mobile set (Symphony+Winmex= 20) 40,000			
Mobile Parts (for repairing) 10,000			
Mobile Accessories 20,000		1,00,000	
Computer Box (1 Piec.) 10,000			
Flash Box (01 Piec.) 10,000			
Decoration 10,000			
Total Capital	1,00,000	1,00,000	2,00,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock Items		
Product name	Unit (Quantity)	Amount
Advance		10,000
Computer set (01), Hot gun, Power Supplier & tools.	01	21,700
Mobile Accessories		23,000
Old Mobile Set	30	15,000
Furniture		9,000
Decoration		20,000
Fan		1,300
Total Present Stock		1,00,000

Proposed Items		
Product Name	Unit	Amount
New Mobile set (Symphony + Winmax)	20	40,000
Mobile Parts (for repairing)		10,000
Mobile Accessories		20,000
Computer Box	01	10,000
Flash Box	01	10,000
Decoration		10000
Total Proposed Stock		1,00,000

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ଉପାଦାନ ମୂଲ୍ୟାଙ୍କନ ତାଲିକା

1. ପୋଲିଷ୍ଟର-ସେଟ-17"	-	25,000 ₹
2. ଅନୁଷ୍ଠାନିକ ଉପାଦାନ KST	-	2,000 ₹
3. ହାତ ଉପାଦାନ	-	25,000 ₹
4. ଉପାଦାନ-ଉପାଦାନ	-	300 ₹
5. ଉପାଦାନ ଉପାଦାନ	-	2,000 ₹
6. ଉପାଦାନ ଉପାଦାନ	-	200 ₹
7. ଉପାଦାନ	-	200 ₹
8. ଉପାଦାନ ଉପାଦାନ	-	6,000 ₹
9. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
10. ଉପାଦାନ ଉପାଦାନ	-	25,000 ₹
11. ଉପାଦାନ	-	20,000 ₹
12. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
13. ଉପାଦାନ	-	2,000
14. ଉପାଦାନ ଉପାଦାନ	-	2,000
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		= 200,000 ₹

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ଉପାଦାନ ମୂଲ୍ୟାଙ୍କନ ତାଲିକା

1. ଉପାଦାନ ଉପାଦାନ, 20x2000	-	89,000 ₹
2. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
3. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
4. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
5. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
6. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
7. ଉପାଦାନ ଉପାଦାନ	-	20,000 ₹
		<hr/>
		= 200,000 ₹

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INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,200	36,000	4,32,000
<i>Less: Cost of sales (B)</i>	960	28,800	3,45,600
Profit (C) [C=(A-B)]	240	7,200	86,400
Income From Servicing... (D)	500	15,000	1,80,000
Gross Profit E= (C+D)	740	22,200	2,66,400
<i>Less: Operating Costs</i>			
Electricity bill		400	4800
Generator bill		150	1,800
Shop Rent		1,400	16,800
Night Guard bill		150	1,800
Mobile bill		500	6,000
Present salary/Drawings- self		7,000	84,000
Conveyance or Transport]		500	6,000
Others (fees, Entertainment, TL renew)		8,00	9,600
Non Cash Item:			
Depreciation Expenses(29,000*10% + 21,700*15% + 1,300*20%)		535	6,420
<i>Total Operating Cost (F)</i>		11,435	1,37,220
Net Profit (E-F):		10,765	1,29,180

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
Sales (A)	1,400	42,000	5,04,000	1,600	48,000	5,76,000	2,000	60,000	7,20,000
<i>Less: Cost of Sale (B)</i>	1,140	33,600	4,03,200	1,280	38,400	4,60,800	1,600	48,000	5,76,000
Profit (A-B)=(C)	280	8,400	1,00,800	320	9,600	1,15,200	400	12,000	1,44,000
Income From Servicing (D)	600	18,000	2,16,000	700	21,000	2,52,000	800	24,000	2,88,000
Gross Profit E= (C+D)	880	26,400	3,16,800	1,020	30,600	3,67,200	1,200	36,000	4,32,000
<i>Less: Operating Costs</i>									
Electricity bill		500	6,000		600	7,200		700	8,400
Generator bill		150	1,800		200	2,400		250	3,000
Shop Rent		1,400	16,800		1,400	16,800		1,400	16,800
Night Guard bill		150	1,800		150	1,800		200	2,400
Mobile bill		600	7,200		700	8,400		700	8,400
Present salary/Drawings- self		7,000	84,000		7,500	90,000		8,000	96,000
Conveyance or Transport		700	8,400		1,000	12,000		1,200	14,400
Others (fees, Entertainment, TL renew)		1,000	12,000		1,500	18,000		1,600	19,200
Non Cash Item:									
Depreciation Expenses		535	6,420		535	6,420		535	6,420
Total Operating Cost		12,035	1,44,420		13,585	1,63,020		14,585	1,75,020
<i>Net Profit (C-D) = (E)</i>		14,365	1,72,380		17,015	2,04,180		21,415	2,56,980
GT payback		40,000			40,000			40,000	
Retained Income:		1,32,380			1,64,180			2,16,980	

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	1,00,000		
1.2	Net Profit	1,72,380	2,04,180	2,56,980
1.3	Depreciation (Non cash item)	6,420	6,420	6,420
1.4	Opening Balance of Cash Surplus		1,38,800	3,09,400
	Total Cash Inflow	2,78,800	3,49,400	5,72,800
2.0	Cash Outflow			
2.1	Purchase of Product	1,00,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	1,40,000	40,000	40,000
3.0	Net Cash Surplus	1,38,800	3,09,400	5,32,800

SWOT Analysis

STRENGTH

- Skilled & 10 years experience
- Well known in locality.
- Quality services.

WEAKNESS

- Less Capital

OPPORTUNITIES

- Shop position is in the center point of business area.
- Beside main road.

THREATS

- Fire .
- Theft.











গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
চৌমুহনী পৌরসভা
উপজেলা : বেগমগঞ্জ, জেলা : নোয়াখালী, বাংলাদেশ

জন্ম সনদ

[বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৫]
(জন্ম নিবন্ধন বহি থেকে উদ্ধৃত)

নিবন্ধন বহি নং- [৫/১]

নিবন্ধন তারিখ : ১০/০৬/২০০৭

সনদ ইস্যুর তারিখ : ০২/০৭/২০০৭

ব্যক্তিগত পরিচিতি নং :

১	৯	৯	২	৭	৫	২	৩	৩	০	৫	০	০	৫	৪	৭	৫
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নাম : মোঃ মাইন উদ্দিন লিটন

জন্ম তারিখ : ০৫-১২-১৯৯২

লিঙ্গ : পুরুষ

পাঁচ ডিসেম্বর উনিশশত বিরানব্বাই

জন্ম স্থান : গ্রামঃ গণিপুর, পোস্টঃ চৌমুহনী, ওয়ার্ড- ০৫

ভাইয়ার নতুন বাড়ি, বেগমগঞ্জ, নোয়াখালী।

পিতার নাম : মোঃ আবুবক্কর ছিদ্দিক ভাইয়া

জাতীয়তা: বাংলাদেশী

মাতার নাম : নুর জাহান বেগম

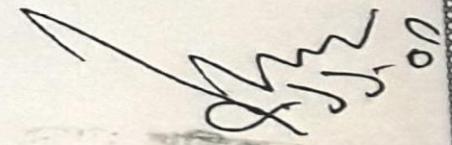
জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা : গ্রামঃ গণিপুর, পোস্টঃ চৌমুহনী, ওয়ার্ড- ০৫

ভাইয়ার নতুন বাড়ি, বেগমগঞ্জ, নোয়াখালী।







(নিবন্ধকের কার্যালয়ের সীলমোহর)

* প্রথম চার অঙ্ক ব্যক্তির জন্ম সাল, পরবর্তী সাত অঙ্ক এরিয়া কোড ও শেষ ছয় অঙ্ক ধারা ক্রমিক

Presented at
SB Internal Design Lab
On April, 2016



For more information

Grameen Trust

Phone No : 9017038

Md. Mainuddin Liton

Cell No: +8801829-287857