

Proposed NU Business Name : **M/S Tarek Telecom**



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

Name and address	:	<b>Md. Tarekul Islam</b> Vill: Bharatkali, Union: 04 no. Muktinagar, Post: Bharatkali, Upazila: Saghata, District: Gaibandha.
Age	:	25 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 brothers & 01 sister
Parent's and GB related Info:		Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(i) Who is GB member	:	Mst. Shamsun Nahar Begum
(ii) Mother's name	:	Md. Abdul Jalil Thota
(iii) Father's name	:	<i>Branch: Muktinagar, Centre # 21/Mo,</i>
(iv) GB member's info	:	<i>Loan no.:1214, Member since November 16,1987</i> First loan: Tk. 2000 Existing loan: 30,000, Outstanding: 28,000
Further Information:		
(v) Who pays GB loan installment	:	Mother pays GB loan installment
(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	:	SSC
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.)	:	2 (two) years experiences in this business. Started business with BDT 50,000 (fifty thousand). : He has no training.
Other Own/Family Sources of Income	:	Mother's income from service (family planning) & brother's income (Primary school teacher)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01826477050
NU's National ID No.	:	19893218895000014
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Entrepreneur's mother was a GB member since November 16, 1987. At first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized for purchasing goat, cow, household purpose and assisting her son in business.
- Finally GB loan helped her in repairing house, own 2 goats, 1 cow and improved their living status.

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

Business Name	:	<b><i>M/S Tarek Telecom</i></b>
Address/ Location	:	Bharatkali (SKS More), Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 332,000
Financing	:	Self Tk. 82,000 (from existing business) Required Investment Tk. 250,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 1,500
Proposed Salary	:	BDT 2,000
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 38%
(ii) Estimated % of proposed gross profit margin	:	On an average 38%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing		
	Daily	Monthly	Yearly
Income from mobile accessories	36	1000	12000
Commission of bKash & DBBL	300	8400	100800
Commission of Flexi-load	56	1568	18816
<b>Total commission/Sales income (A)</b>	<b>392</b>	<b>10,185</b>	<b>122,215</b>
Less: Cost of Sales (B)	32	900	10,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>360</b>	<b>9,285</b>	<b>111,415</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Shop Rent (own)		-	-
Mobile bill		200	2,400
Conveyance		300	3,600
Salary (Self)		1,500	60,000
Other Cost		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		183	2,200
<b>Total Operating Cost (D)</b>		<b>2,583</b>	<b>73,000</b>
<b>Net Profit (C-D):</b>		<b>6,701</b>	<b>38,415</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

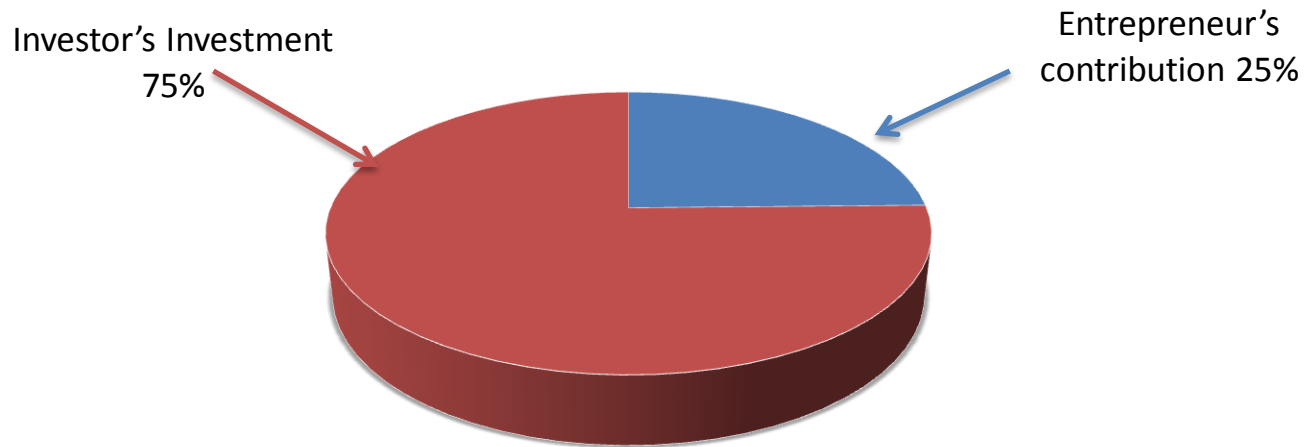
<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in bKash & DBBL	35,000	200,000	235,000
Investment in Flexi-load	15,000	-	15,000
Investment in Mobile accessories & Confectionary items	2,000	50,000	52,000
Mobil set for bKash, DBBL, Flexi-load (6 set)	8,000	-	8,000
Fixture and Fittings (Decoration)	22,000	-	22,000
<b>Total Capital</b>	<b>82,000</b>	<b>250,000</b>	<b>332,000</b>

# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 82,000

■ Investor's Investment BDT 250,000

■ Total Capital BDT 332,000





# **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
Income from mobile accessories & Confectionary Items	846	23700	284400	931	26070	312840	1024	28677	344124
Commission of bKash & DBBL	390	10920	131040	429	12012	144144	472	13213	158558.4
Commission of Flexi-load	84	2352	28224	92.4	2587.2	31046.4	101.64	2845.92	34151.04
<b>Estimated Product Sales</b>	<b>1,320</b>	<b>34,331</b>	<b>411,974</b>	<b>1,452</b>	<b>37,764</b>	<b>453,171</b>	<b>1,598</b>	<b>41,541</b>	<b>498,488</b>
Less: Cost of Sales (B)	762	21,330	255,960	838	23,463	281,556	922	25,809	309,712
<b>Gross Profit (C) [C=(A-B)]</b>	<b>559</b>	<b>13,001</b>	<b>156,014</b>	<b>615</b>	<b>14,301</b>	<b>171,615</b>	<b>676</b>	<b>15,731</b>	<b>188,777</b>
<b>Less: Operating Cost:</b>									
Electricity bill		250	3,000		300	3,600		350	4,200
Shop Rent		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		350	4,200		370	4,440		370	4,440
Conveyance		300	3,600		350	4,200		350	4,200
Proposed Salary-Self		2,000	24,000		3,000	36,000		4,000	48,000
Other Cost		200	2,400		300	3,600		400	4,800
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
<b>Non Cash Item:</b>									
Depreciation Expenses		183	2,200		183	2,200		183	2,200
	-	<b>4,950</b>	<b>49,400</b>	-	<b>6,210</b>	<b>74,520</b>	-	<b>7,380</b>	<b>88,560</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>8,051</b>	<b>106,614</b>	<b>-</b>	<b>8,091</b>	<b>97,095</b>	<b>-</b>	<b>8,351</b>	<b>100,217</b>
<b>Cumulative Income</b>			<b>106,614</b>			<b>203,709</b>			<b>303,925</b>

**Note: 1. Agreed Grace period: Six months**

**2. Investment Payback schedule:** Monthly 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><b>SI #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	250,000	-	-
1.2	Net Profit	116,614	117,095	120,217
1.3	Depreciation Expenses	2,200	2,200	2,200
1.4	Opening Balance of Cash Surplus	-	30,814	30,109
	<b>Total Cash Inflow</b>	<b>368,814</b>	<b>150,109</b>	<b>152,525</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	250,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	28,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	60,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>338,000</b>	<b>120,000</b>	<b>120,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>30,814</b>	<b>30,109</b>	<b>32,525</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 1 Family:1  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Ownership in his own name
- Maintains books of record.

## **W**EAKNESS

- Can not supply products as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Fixed customer;
- Capital of the entrepreneur will be BDT 385,925 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitor;
- Theft.

Presented at 40<sup>th</sup> Design Lab (executive session)

on

14 December, 2014 at Yunus Center

***Thank you***

Pictures



Two open notebooks showing handwritten data in Hindi. The pages are filled with columns of numbers and text, likely representing sales or inventory records. The text is written in a cursive style, and there are some red markings on the pages. The notebooks are placed on a surface, and the lighting is somewhat dim.

Two open notebooks showing printed data in Hindi. The pages are filled with columns of numbers and text, likely representing sales or inventory records. The text is printed in a standard font, and there are some red markings on the pages. The notebooks are placed on a surface, and the lighting is somewhat dim.





বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 জাতীয় পরিচয়পত্র / NATIONAL ID CARD

নাম: মোঃ তরিকুল ইসলাম  
 Name: Md. Tarikul Islam

তারিখ: জাতীয় পরিচয়পত্র  
 Date of Birth: 03 Jan 1989

ID NO: 188351882500014



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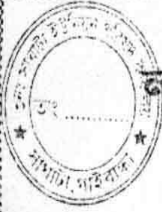
জাতীয় পরিচয়পত্র  
 National ID Card

মোঃ তরিকুল ইসলাম  
 Md. Tarikul Islam

জাতীয় পরিচয়পত্র  
 National ID Card

০১/০১/১৯৮৯  
 01/01/1989

১৯৮৯  
 1989



ইউপি ফরম-১৩

# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০১৪-১৫



ক্রমিক নং- ৬৪

৩নং সাঘাটা ইউনিয়ন পরিষদ  
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৬৮ তারিখ : ০৭-০১-২০১৪

লাইসেন্সধারীর নাম : মোঃ মাসুম আলী

পিতা/স্বামীর নাম : মোঃ মোঃ আব্দুল হামিদ (আব্দুল)

পিতা : মোঃ মোঃ জলিল (তোতা)

ঠিকানা : গ্রাম : বাগমতি পোষ্ট : বাগমতি

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার পর্বন : সিনিয়র ব্যাংক

৩০।৬।২০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ১০০/- (কথায় একশত টাকা মাত্র)

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তারিখ : ০৭-০১-২০১৪

মোঃ মোশারফ হোসেন সুইট  
মোঃ মোশারফ হোসেন সুইট  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।

## GHAGHOT TECH LTD.

authorized distributor bKash limited, gaibandha.

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### প্রত্যয়ণ পত্র

এই মর্মে প্রত্যয়ণ করা যাইতেছে যে, মোঃতারেকুল ইসলাম (তারেক) পিতা : মোঃ আব্দুল জলিল (তোতা), মাতাঃ মোছাঃ ছামছান্নাহার বেগম। সাং- ভরত খালী, পোষ্ট- ভরত খালী, থানা- সাঘাটা, জেলা - গাইবান্ধা "ঘাঘট টেক লিমিটেড" বিকাশ অথোরাইজড ডিস্ট্রিবিউটর প্রতিষ্ঠানে একজন নিয়োগ প্রাপ্ত এজেন্ট।

আমি তাহার সর্বঙ্গীন উন্নতি কামনা করি।

  
21.09.2014  
Distribution Manager  
Ghaghot Tech Ltd  
Gaibandha.



**Thank You**