



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : **Mahisa Telecom & Mobile House***  
*Business Category: **Telecom & IT support***



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Masud Rana</b> Vill: Khamar Paban Tair, Union: 6 no. Ghuridoho, Post: Dak Bangla Bazar, Upazila: Saghata, District: Gaibandha.
Age	:	25 Years
Marital status	:	Married
Children	:	1 (one) Daughter and 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. Manoara Begum
(iii) Father's name	:	Md. Amirul Islam
(iv) GB member's info	:	<i>Branch: Kamalerpara, Saghata, Centre # 28/mo</i> <i>Loan no.: 4504, Member since September 10, 2001</i> First loan: Tk. 2,000 Existing loan: Tk. 25,000 , Outstanding loan: Tk. 9,500
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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.)	:	03 (three) years experience is running his own telecom & IT support business. He started the business only with Tk. 30,000. : He has taken 6 (six) months training on mobile servicing from Maa Telecom.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01730169573
NU's National ID No.	:	3218828323664
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Manoara Begum is a GB member since September 10, 2001, at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized it for cultivation, repairing house and mortgaging 10 katha land .
- Finally GB loan helped her to improve her economic condition and livelihood.

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

Business Name	:	<b><i>Mahisa Telecom &amp; Mobile House</i></b>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 232,000
Financing	:	Self Tk. 132,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (three thousand)
Proposed Salary (estimates)	:	Taka 4,000 (four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, mobile servicing 100% and song download 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%, mobile servicing 100% and song download 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	400	11,200	134,400
Income from mobile servicing	200	5,600	67,200
Income from song download	60	1,680	20,160
<b>Total Sales income (A)</b>	<b>660</b>	<b>18,480</b>	<b>221,760</b>
<b>Less: Cost of sales of products (B)</b>	<b>360</b>	<b>10,080</b>	<b>120,960</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>300</b>	<b>8,400</b>	<b>100,800</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop Rent		600	7,200
Night Guard bill		100	1,200
Mobile bill		300	3,600
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b>Non Cash Item:</b>			
Depreciation Expenses		608	7,293
<b>Total Operating Cost (D)</b>		<b>5,508</b>	<b>66,093</b>
<b>Net Profit (C-D):</b>		<b>2,892</b>	<b>34,708</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

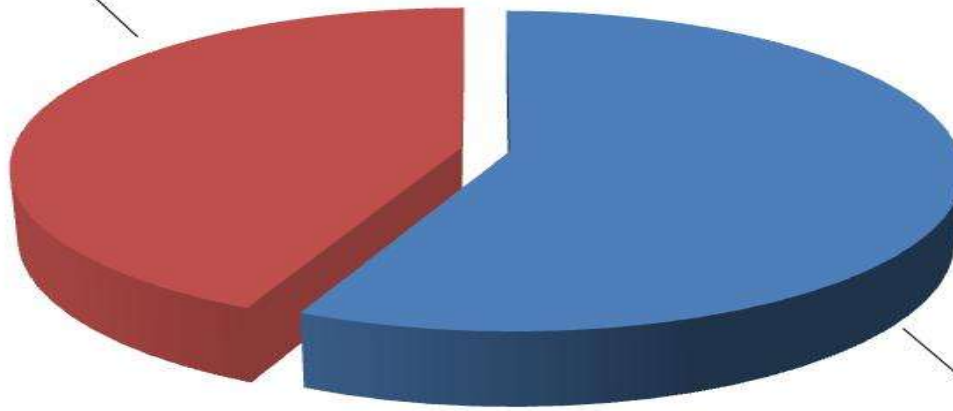
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products ( mobile battery, mobile charger, kashing, microphone, speaker and IC etc)	Mobile set and mobile accessories	21,470	90,000	111,470
Investment in Machineries (computer set, hot gun, power supply, power charger, tatal, mobile device, bulb and fan etc.)	Software machine	36,850	10,000	46,850
Cash in hand		1,210		1,210
Debtors		4,820		4,820
Decoration ( fixture and fittings)		17,650		17,650
Advance for Shop		50,000		50,000
<b>Total Capital</b>		<b>132,000</b>	<b>100,000</b>	<b>232,000</b>



# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 132,000
- GTT's Investment BDT 100,000
- Total Capital BDT 232,000

GTT's  
Investment  
43%



Entrepreneur's  
Contribution  
57%



# **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	1,400	39,200	470,400	1,680	47,040	564,480	1,848	51,744	620,928
Estimated income from mobile servicing	220	6,160	73,920	253	7,084	85,008	273	7,651	91,809
Estimated income from song download	66	1,848	22,176	76	2,125	25,502	82	2,295	27,543
<b>Total estimated Sales income (A)</b>	<b>1,686</b>	<b>47,208</b>	<b>566,496</b>	<b>2,009</b>	<b>56,249</b>	<b>674,990</b>	<b>2,203</b>	<b>61,690</b>	<b>740,279</b>
<b>Less: Cost of sales of products (B)</b>	<b>1,260</b>	<b>35,280</b>	<b>423,360</b>	<b>1,512</b>	<b>42,336</b>	<b>508,032</b>	<b>1,663</b>	<b>46,570</b>	<b>558,835</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>426</b>	<b>11,928</b>	<b>143,136</b>	<b>497</b>	<b>13,913</b>	<b>166,958</b>	<b>540</b>	<b>15,120</b>	<b>181,444</b>
<b>Less: Operating Cost:</b>									
Electricity bill		700	8,400		800	9,600		850	10,200
Shop Rent		600	7,200		800	9,600		800	9,600
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		300	3,600		800	9,600		1,300	15,600
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self)		4,000	48,000		4,500	54,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		800	9,600
<b>Non Cash Item:</b>									
Depreciation Expenses		733	8,793		733	8,793		733	8,793
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>8,099</b>	<b>93,193</b>	<b>-</b>	<b>9,649</b>	<b>115,793</b>	<b>-</b>	<b>10,399</b>	<b>124,793</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>3,829</b>	<b>49,944</b>	<b>-</b>	<b>4,264</b>	<b>51,166</b>	<b>-</b>	<b>4,721</b>	<b>56,652</b>
<b>Retained Income</b>			<b>49,944</b>			<b>101,109</b>			<b>157,761</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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	53,944	59,166	64,652
1.3	Depreciation Expenses	8,793	8,793	8,793
1.4	Opening Balance of Cash Surplus	-	38,736	58,694
	<b>Total Cash Inflow</b>	<b>162,736</b>	<b>106,694</b>	<b>132,138</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>38,736</b>	<b>58,694</b>	<b>84,138</b>

# SWOT ANALYSIS

## **S**TRENGTH

- 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 : 3 Yrs.

## **W**EAKNESS

- Can not supply goods and services according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 281,761 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;
- Fire

Presented at 11<sup>th</sup> In-house Executive Social Business Design Lab  
on August 27, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures













## ਦਿਨ ਵਿੱਚ ਵਿਕਰੀ ਦੀਆਂ

20/7/20	120
21/7/20	150
22/7/20	180
23/7/20	200
24/7/20	420
25/7/20	160
26/7/20	210
27/7/20	220
28/7/20	150
29/7/20	180





# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৫-২০১৬

**লাইসেন্স**

ক্রমিক নং- 48

## ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০১

লাইসেন্স নং : ৪৮ তারিখ : ২০/১০/১৫

লাইসেন্সধারীর নাম : রাহিমা তেলিকর ব্রজ মোহন শর্মা

পিতা/স্বামীর নাম : মোঃ মোঃ মাসুদ হান্না

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

পেশার ধরন : তেলিকর ব্রজ শর্মা

৩০/১০/১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০৮ (কথায় দুই হাজার টাকা মাত্র)

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

তারিখ : ২০/১০/১৫

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



সহকারী চেয়ারম্যান

সহকারী চেয়ারম্যান

স্বাক্ষর

তারিখ

স্বাক্ষর

তারিখ

স্বাক্ষর

তারিখ

স্বাক্ষর




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

  
নাম: মোঃ মাসুদ রানা  
Name: Md Masud Rana  
পিতা: মোঃ আমিরুল ইসলাম  
মাতা: মোছাঃ মনোয়ারা বেগম  
Date of Birth: 09 Oct 1984  
ID NO: 3218828323664

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।  
ঠিকানা: গ্রাম/রাস্তা: খামার পবনতাইড়, পবনতাইড়, ডাকঘর: ডাক বাংলা বাজার - ৫৭৫০, সাঘাটা, গাইবান্ধা

১১/০৯/২০০৮  
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০৯/২০০৮



**Thank You**