



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Ojit Kumar Shil Vill: Bogobanpur, Union: 03 no. Borodorgha, Post: Guzripara, Upazila: Peerganj, District: Rangpur.
Age	:	30 years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	02 (Two) Brothers and 03 (Three) Sisters.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sreemoti Khona Rani
(iii) Father's name	:	Sree Soshi Chandra Shil
(iv) GB member's info	:	<i>Branch: Borodorgha, Peergasa, Centre # 425/mo</i> <i>Loan no.: 5455, Member since April 18, 2008</i> First loan: Tk. 50,000 Existing loan: 60,000, Outstanding loan: Tk. 26,240
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	:	H.S.C
Present Occupation (Besides own business, i.e., perusing 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.)	:	10 (Ten) years experiences is running his own business. He started the business with BDT 75,000 (Seventy Five Thousand). He has taken 01 (One) month on hand training from his local Senior Brother.
Other Own/Family Sources of Income	:	His Father's income from Electronics Business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01723257333
NU's National ID No.	:	19858514267000024
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sreemoti Khona Rani is a GB member since April 18, 2008 at first she took GB loan BDT 50,000 (Fifty thousand).
- Gradually she took GB loan several times and utilized it for repairing house and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shimanto Telecom</i>
Address/ Location	:	Borodorgha Bazar, Peergasa, Rangpur.
Total Investment in BDT	:	Tk. 589,000
Financing	:	Self Tk. 439,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From mobile accessories 10%, Photocopy & Digital Studio 80%, and Bkash & Fleaxi load 100%
(ii) Estimated % of proposed gross profit margin	:	From mobile accessories 10%, Photocopy & Digital Studio 80%, mobile set 10% Bkash & Fleaxi load 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 (mobile accessories)	500	13,000	156,000
Income from Photocopy & Digital Studio	450	11,700	140,400
Commission from bkash & DBBL	320	8,320	99,840
Commission from flexiload	189	4,914	58,968
Total Sales income (A)	1,459	37,934	455,208
Less: Cost of sales of products (Purchase-mobile accessories)	450	11,700	140,400
Less: Cost of sales of products (Materials Cost)	90	2,340	28,080
Total Cost of Sales (B)	540	14,040	168,480
Gross Profit (C) [C=(A-B)]	919	23,894	286,728
Less: Operating Cost:			
Electricity bill		3,500	42,000
Generator bill		200	2,400
Mobile bill		850	10,200
Night Guard bill		150	1,800
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		6,000	72,000
Present Salary (Assistant-02)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		1,602	19,225
Total Operating Cost (D)		19,802	237,625
Net Profit (C-D):		4,092	49,103

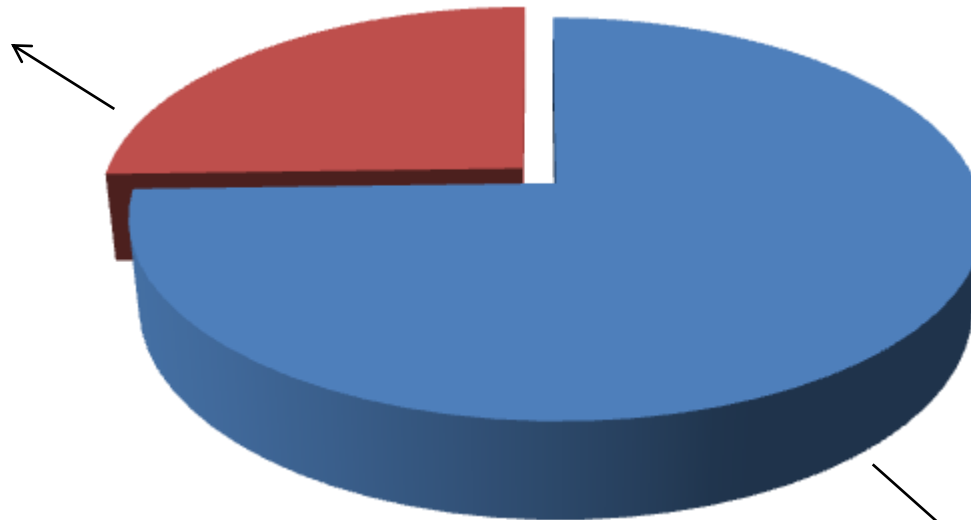
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (mobile charger, battery, mobile cover, head phone, memory card, Speaker, display, Connector, mobile set etc)	Mobile set	113,240	150,000	263,240
Investment in Machineries (Photocopy machine-1, Computer set-1, Printer-1, Scanner-1 etc.)		117,000	-	117,000
Investment in Equipment & Tools (Digital TV Card, Camera-1, hot gun and Power Supply, mobile set etc.)		3,500	-	3,500
Investment in flexiload		20,000	-	20,000
Investment in bkaash & DBBL		200,000	-	200,000
GB loan outstanding		(26,240)	-	(26,240)
Decoration (fixture and fittings)		11,500	-	11,500
Total Capital		439,000	150,000	589,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 439,000
- GTT's Investment BDT 150,000
- Total Capital BDT 589,000

GTT's
Investment 25%



Entrepreneur's
Contribution
75%

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 (mobile accessories)	650	16,900	202,800	715	18,590	223,080	751	19,520	234,234
Estimated sales income from products (mobile Set)	-	14,400	172,800	-	16,560	198,720	-	18,216	218,592
Income from Photocopy & Digital Studio	518	13,455	161,460	569	14,801	177,606	598	15,541	186,486
Commission from bKash & DBBL	384	9,984	119,808	442	11,482	137,779	464	12,056	144,668
Estimated commission from flexiload	270	7,020	84,240	297	7,722	92,664	312	8,108	97,297
Total estimated Sales income (A)	1,822	61,759	741,108	2,023	69,154	829,849	2,124	73,440	881,278
Less: Cost of sales of products (Product Purchase)	585	15,210	182,520	644	16,731	200,772	676	17,568	210,811
Less: Cost of sales of products (Purchase -mobile set)		12,960	155,520	-	14,904	178,848	-	16,394	196,733
Less: Cost of sales of products (Materials Cost)	104	2,691	32,292	114	2,960	35,521	120	3,108	37,297
Total Cost of Sales (B)	689	30,861	370,332	757	34,595	415,141	795	37,070	444,841
Gross Profit (C) [C=(A-B)]	1,133	30,898	370,776	1,266	34,559	414,708	1,329	36,370	436,437
Less: Operating Cost:									
Electricity bill		3,700	44,400		3,800	45,600		3,850	46,200
Generator bill		200	2,400		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		1,150	13,800		1,150	13,800		1,150	13,800
Night Guard bill		150	1,800		180	2,160		180	2,160
Conveyance bill		1,500	18,000		1,800	21,600		2,100	25,200
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		7,000	84,000		7,500	90,000		7,500	90,000
Proposed Salary (Assistant-2)		6,000	72,000		7,000	84,000		7,000	84,000
Other Cost (stationary & Entertainment etc.)		1,600	19,200		1,800	21,600		2,000	24,000
Non Cash Item:									
Depreciation Expenses		1,602	19,225		1,602	19,225		1,602	19,225
Total Operating Cost (D)	-	23,902	280,825	-	26,132	313,585	-	26,682	320,185
Net Profit (C-D):	-	6,996	89,951	-	8,427	101,123	-	9,688	116,252
Retained Income			89,951			191,074			307,326

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	95,951	113,123	128,252
1.3	Depreciation Expenses	19,225	19,225	19,225
1.4	Opening Balance of Cash Surplus	-	52,936	113,284
	Total Cash Inflow	265,176	185,284	260,761
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Payback to GB loan outstanding	26,240		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	212,240	72,000	72,000
3.0	Total Cash Surplus	52,936	113,284	188,761

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Brother);
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- Ownership of business and Business Place in his Own name;
- He has on hand training;
- Skilled and working experiences (10yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop (in front of School & Madrasha);
- Have some fixed customers (Retail & Wholesale);
- Only 01 (One) Similar Shop around his locality;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 746,326 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

বিকাশ

সীমান্ত টেলিকম

৯৫ দক্ষিণ বেহেন রোড, নীলগঞ্জ, হাটুয়া

জপি-জিপি

৫০ টাকায়
৪০ মিনিট

ডায়াল
11*29*1#

প্রাক-পেমেন্ট

১২

প্রাক-পেমেন্ট

৫০ টাকায়
৪০ মিনিট

ডায়াল
11*29*1#

প্রাক-পেমেন্ট

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প্রাক-পেমেন্ট

৫০ টাকায়
৪০ মিনিট

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11*29*1#

প্রাক-পেমেন্ট

১২

প্রাক-পেমেন্ট



বিকাশ

সীমান্ত টেলিকম

বড় দরপা গেইল রোড, নীলগঞ্জ, কামড়া

স্বপ্ন-জিপি

১০ টাকায়
৪০ মিনিট

ডায়াল
11*29*1#

এসিএফসি

সীমান্ত টেলিকম

১১*২৯#

১০ টাকায়
৪০ মিনিট

১১*২৯#

সীমান্ত টেলিকম

১১*২৯#

১০ টাকায়
৪০ মিনিট

১১*২৯#

১০ টাকায়
৪০ মিনিট

১১*২৯#

১০ টাকায়
৪০ মিনিট

১১*২৯#



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: শ্রী সত্যজিৎ কুমার শীল

Name: Shree Satyajit Kumar Shil

নির্ভা: শ্রী মণি কান্ত শীল

পিতা: শ্রীমতি বনমালী শীল

Date of Birth: 01 Oct 1985

ID NO: 8517622433981



গ্রামীন ব্যাংক

সহকারী পরিচালক

০১/১০/৮৫
০২

নাম	সত্যজিৎ কুমার শীল
কেন্দ্রের নাম	কুমিল্লা পুং পুং
শাখা	বুড়োদাঙ্গ নারায়ণ কামার

লাইসেন্স ফি আদায় রেজিস্টার

বর্ষ কাল: ২০২৫-২০২৬ হ;

লাইসেন্স

শ্রী নুহ হুসেইন দেওয়ান

কার্ড নম্বর

নুহপুর

ইউনিয়ন পরিষদ

থানা/উপজেলা

জেলা

ইই নম্বর: ৩০

লাইসেন্স নম্বর: ০৬

তারিখ: ২০/০৭/২০২৫

লাইসেন্সধারীর নাম:

সামান্ত ডেলিকম

সিদ্ধান্তের তারিখ:

২০২৫-০৭-১৫

স্বাক্ষর:

নুহ হুসেইন দেওয়ান, কার্ড নম্বর, নুহপুর

স্বাক্ষর স্থান:

আবুল কালাম আজাদ / মোহাম্মদ হুসেইন দেওয়ান / মোহাম্মদ হুসেইন দেওয়ান

৩০/০৭/২০২৫ হ; কার্ড নম্বর ৩০

ফি প্রদানের পরিমাণ টকা

৪০০/-

কেন্দ্র

(৪০০ টকা একই)

স্বাক্ষর স্থান

স্বাক্ষর স্থানের জন্য এই লাইসেন্স প্রদানে করা হলো।

তারিখ: ২০/০৭/২০২৫ হ;

২০-০৭-২৫

মেয়রমন্ডানের নতুন



Thank You