



*Project Identified & Prepared by: **Md. Ruhul Amin, officer, Sadar Unit, Thakurgaon***

*Business Proposal Verified by: **Md Main Uddin***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Kader Vill: Kachna, Union: 9# Raipur, Post: Matrahat, Upazila: Sadar, District: Thakurgoan.
Age	:	25 years
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	02 (Two) Brother and 01 (One) Sister.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Alefa Begum Md. Khairat Ali <i>Branch: Raipur, Thakurgoan, Centre # 29/mo</i> <i>Loan no.: 2048, Member since March 24, 2012</i> First loan: Tk. 5,000 Existing loan: 00, Outstanding loan: Tk. 00
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Nil Nil

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

Education, till to date	:	S 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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 150,000 (Thirty Thousand). : He has on hand training from Other business (1yrs.)
Other Own/Family Sources of Income	:	His Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737841547
NU's National ID No.	:	19919419473000018
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Alefa Begum is a GB member since February 01, 2008 at first she took GB loan BDT 5,000 (Five 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	:	Modern Electronics
Address/ Location	:	bhoularhat Bazar, Sadar, Thakurgoan.
Total Investment in BDT	:	Tk. 521,500
Financing	:	Self Tk. 391,500 (from existing business) Required Investment Tk. 130,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary	:	BDT 8,000 (Eight Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 10% On Product-1 & Flexi Load,Bkash,MQCash,Song Download, 100%
(ii) Estimated % of proposed gross profit margin	:	On an Average 10% On Product-1 & Flexi Load,Bkash,MQCash,Song Download, 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On an Average 10% On Product-1 & Flexi Load,Bkash,MQCash,Song Download, 100%

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Avg. Daily Transaction	Commis sion %	Existing Business (BDT)		
			Daily	Monthly	Yearly
Sales income from Products-1			2,000	56,000	672,000
Sales income from Products-2			500	14,000	168,000
Commission on Bkash	20,000	0.004	80	2,240	62,720
Commission on M/Q Cash	1,000	0.005	5	140	1,680
Commission on Flexi Load	4,000	0.027	108	3,024	36,288
Total Sales (A)			2,693	75,404	940,688
Less: Cost of Sales/Products-1			1,800	50,400	604,800
Total Cost of Sales/Products (B)			1,800	50,400	604,800
Gross Profit (C) [C=(A-B)]			893	25,004	335,888
Less: Operating Cost:					
Electricity bill				1,500	18,000
Shop Rent				400	4,800
Mobile bill				300	3,600
Night Guard bill				100	1,200
Conveyance bill				3,000	36,000
Ownership Transfer Fee					
Present Salary (Family & Self)				7,000	84,000
Present Salary (Assistant-01)				3,000	36,000
Bank Charge (DD, PO, SC)					-
Other Cost (Stationary & Entertainment etc.)				1,700	20,400
Non Cash Item:					
Depreciation Expenses				413	4,960
Total Operating Cost (D)				17,413	208,960
Net Profit (C-D):				7,591	126,928

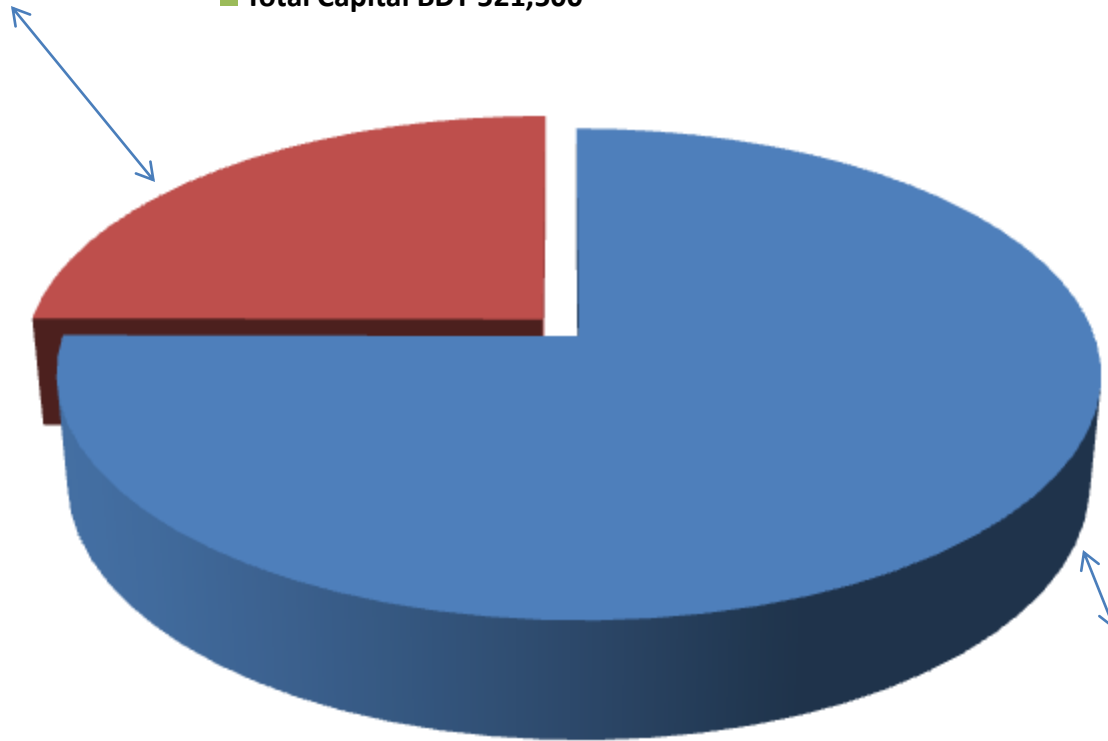
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Mobil, Electronics ItemD b b l, Bkash, Flexi etc.)	Investment in products (Mobil, D b b l, Bkash, Flexi etc.)	322,800	130,000	452,800
Investment in Equipment & Tools (Such as Fan, Light, Computer, Weight balance etc.)		27,000	-	27,000
Cash in Hand		7,600	-	7,600
Advance for Shop		25,000	-	25,000
Investment in Decoration (Furniture, fixture and fittings)		9,100		9,100
Total Capital		391,500	130,000	521,500

SOURCE OF FINANCE

**GTT's
Investment 25%**

- Entrepreneur's Contribution BDT 391,500
- GTT's Investment BDT 130,000
- Total Capital BDT 521,500



**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-1	2,500	70,000	840,000	2,750	77,000	924,000	3,025	84,700	1,016,400
Estimated Sales income from Products-2	550	15,400	184,800	600	16,800	201,600	650	18,200	218,400
Estimated Commission on Bkash	112	3,136	37,632	123	3,450	41,395	136	3,795	45,535
Estimated Commission on M/Q Cash	7	196	2,352	8	216	2,587	8	237	2,846
Estimated Commission on Flexi Load	151	4,234	50,803	166	4,657	55,884	183	5,123	61,472
Total Estimated Sales (A)	3,320	92,966	1,115,587	3,647	102,122	1,225,466	4,002	112,054	1,344,653
Less: Estimated Cost of Sales/Products-1	2,250	63,000	756,000	2,475	69,300	831,600	2,723	76,230	914,760
Total Estimated Cost of Sales/Products (B)	2,250	63,000	756,000	2,475	69,300	831,600	2,723	76,230	914,760
Gross Profit (C) [C=(A-B)]	1,070	29,966	359,587	1,172	32,822	393,866	1,279	35,824	429,893
Less: Operating Cost:									
Electricity bill		1,600	19,200		1,700	20,400		1,800	21,600
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		400	4,800		500	6,000		550	6,600
Night Guard bill		150	1,800		170	2,040		190	2,280
Conveyance		3,300	39,600		3,500	42,000		3,700	44,400
Ownership Transfer Fee		867	5,200		867	10,400		867	10,400
Proposed Salary-(Family & Self)		8,000	96,000		9,000	108,000		10,000	120,000
Proposed Salary (Assistant-1)		3,500	42,000		4,000	48,000		4,500	54,000
Bank Charge (DD, PO, SC)		84	504		84	1,008		84	1,008
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,200	26,400		2,400	28,800
Non Cash Item:									
Depreciation Expenses		413	4,960		413	4,960		413	4,960
Total Operating Cost (D)	-	20,714	242,864	-	22,834	274,008	-	24,904	298,848
Net Profit (C-D)	-	9,252	116,723	-	9,988	119,858	-	10,920	131,045
Retained Income			116,723			236,581			367,626

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	130,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	121,923	130,258	141,445
1.3	Depreciation Expenses	4,960	4,960	4,960
1.4	Opening Balance of Cash Surplus	-	95,683	168,501
	Total Cash Inflow	256,883	230,901	314,906
2.0	Cash Outflow			
2.1	Product Purchase	130,000	-	-
2.3	Investment in Equipment & Tools	-		
2.4	Investment in Decoration	-		
2.6	Investment Payback including Ownership Transfer Fee	31,200	62,400	62,400
	Total Cash Outflow	161,200	62,400	62,400
3.0	Total Cash Surplus	95,683	168,501	252,506

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (08yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop; Vaularhat Bazar Market
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 759,126 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 196th as Yunus Centre and 46th In-house Executive
Social Business Design Lab
(GTT) on February 29, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আব্দুল কাদের

Name: Md Abdul Kader

পিতা: মোঃ খয়রাত আলী

মাতা: মোছাঃ আলেকা বেগম

Date of Birth: 05 Feb 1991

ID NO: 19919419473000018



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তির জন্য
কোনোও পরোয়া ছাড়া নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: কালনা, ডাকঘর: মটরাহাট - ৫১০০, জাঙ্কলীও সদর, জাঙ্কলীও

(Handwritten signature)

প্রদানকারী কর্মসূচীর ডায়েরি

প্রদানের তারিখ: ০১/১১/২০১০



ইউপি ফরম-১৩
লাইসেন্স ফি আদায় বহি
অর্থ বছর... ২০২৫-২০২৬.....

লাইসেন্স

314

৯নং রায়পুর ইউনিয়ন পরিষদ, ঠাকুরগাঁও সদর, ঠাকুরগাঁও।

বই নম্বর: ০৭ তারিখ: ২৫-১১-২০২৫

লাইসেন্স নম্বর: ৬৭: আব্দুল শাদেদ-২৪০০

প্রতিষ্ঠানের নাম: হাজি হুসেইন নিশা

লাইসেন্সধারীর নাম: ৬৭: আব্দুল শাদেদ

পিতা/স্বামীর নাম: ৬৭: হুসেইন আলী

ঠিকানা: কাচিয়া, বইখান, ঠাকুরগাঁও

পেশার ধরন: হুসেইন নিশা সাক্ষাতি

ফি প্রদানের পরিমাণ টাকা ৩০ = ৫ = ২০২৬ তারিখ পর্যন্ত বৈধ।

একটি করে তার ব্যবসা/কৃতি/পেশা হিসেবে চলিয়ে যাবার জন্য এই

লাইসেন্স প্রদান করা হলো।

তারিখ: ২৫/১১/২০২৫

৬৭: আব্দুল শাদেদ
উপস্থাপকের দস্তখত

৬৭: আব্দুল শাদেদ
উপস্থাপকের দস্তখত

26-2-2024

20000F

Date	Description	Amount
20/02/2024	डेनिक रिजर्व	42606
24/02/2024	=	820081
29/02/2024	=	00000
30/02/2024	=	2000
31/02/2024	=	26290
20/02/2024	=	6020
20/02/2024	=	0020
27/02/2024	=	9990
22/02/2024	=	2028061
26/02/2024	=	

Thank You