



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Milon Vill: Vomradaha Union: 1 no vomradoha, Post: vomradoha, Upazila: Pergonj, District: thakurgoan.
Age	:	26 years
Marital status	:	Married
Children	:	01(one) daughter
No. of siblings:	:	01 (One) Brother and 01 (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. Ahela Begum
(iii) Father's name	:	Md. Lotifor
(iv) GB member's info	:	<i>Branch: Khangao, Pergonj, Centre # 9/mo</i> <i>Loan no.: 9424/1, Member since April 12, 2003</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	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.)	:	08 (Eight) years experiences is running his own business. He started the business with BDT 20,000 (Twenty Thousand). : He has on hand training from his uncle's 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.	:	01718949678
NU's National ID No.	:	9418225905691
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Ahela Begum is a GB member since April 12, 2003 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, 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>Milon Telecom</i>
Address/ Location	:	Lohagara, Pergonj, Thakurgoan.
Total Investment in BDT	:	Tk. 305,000
Financing	:	Self Tk. 205,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 5,500 (Five Thousand Five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 15% bkash, Flexi-Load and M/Q Cash100%.
(ii) Estimated % of proposed gross profit margin	:	On an Average 15% bkash, Flexi-Load and M/Q Cash 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

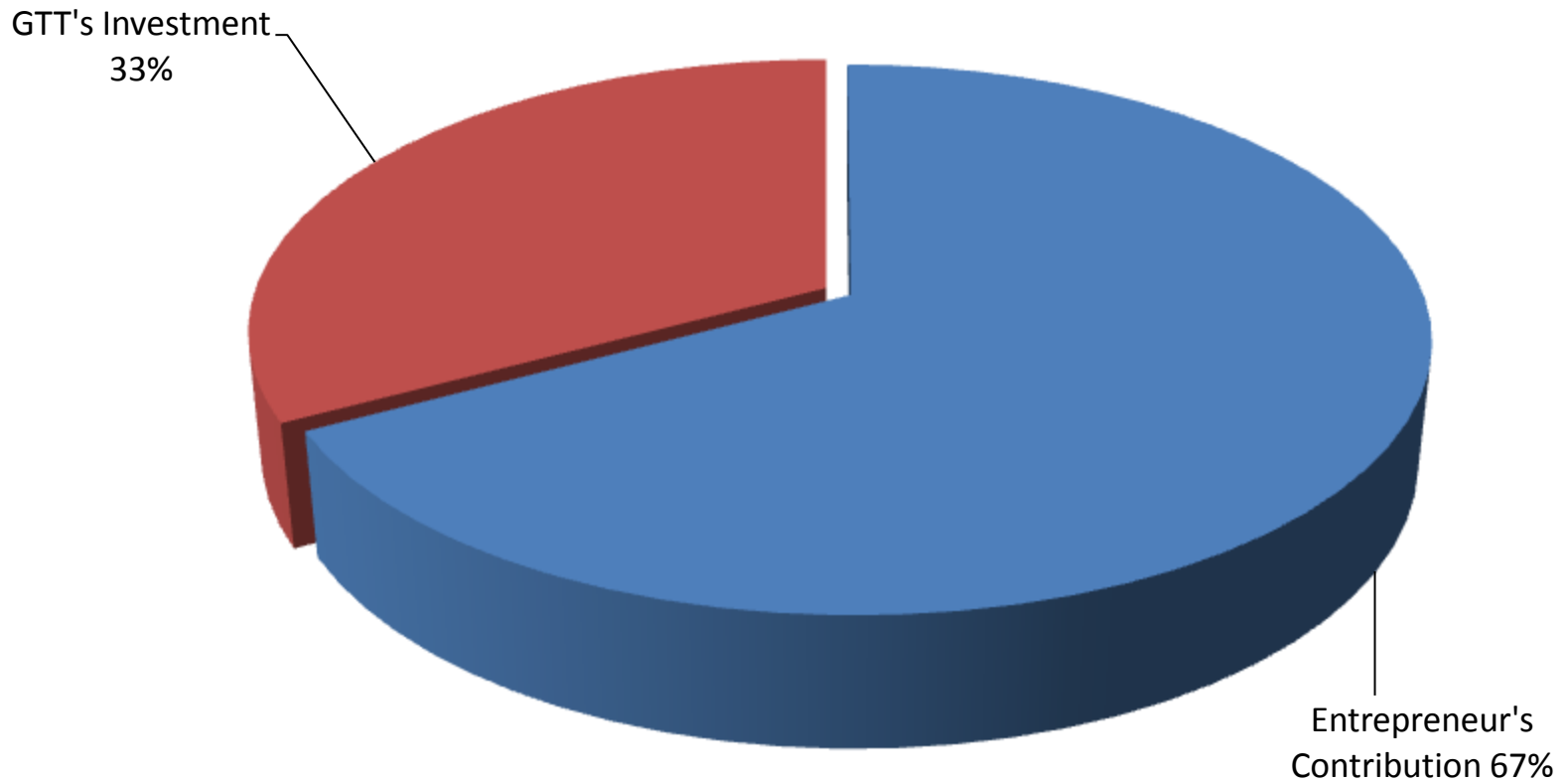
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	1,200	33,600	403,200
Commission on bkaash	80	2,240	26,880
Commission on M/Q Cash	25	700	8,400
Commission on Flexi Load	135	3,780	45,360
Total Sales (A)	1,440	40,320	483,840
Less: Cost of Sales / Products (B)	1,020	28,560	342,720
Gross Profit (C) [C=(A-B)]	420	11,760	141,120
Less: Operating Cost:			
Electricity bill		450	5,400
Generator Bill		200	2,400
Shop Rent		500	6,000
Mobile bill		400	4,800
Night Guard bill		50	600
Conveyance bill		600	7,200
Present Salary (Family & Self)		5,000	60,000
Other Cost (Stationary & Entertainment etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		399	4,793
Total Operating Cost (D)		8,299	99,593
Net Profit (C-D):		3,461	41,527

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Mobile accessories-Charger, headphones, display, battery etc.)	Investment in products (Mobile set and mobile accessories etc.)	112,080	50,000	162,080
Investment in bkaash, Flexi-Load and M/Q Cash	bkaash, Flexi-Load and M/Q Cash	11,800	50,000	61,800
Investment in Equipment & Tools (Computer-1, fan, Light, etc.)		18,420	-	18,420
Cash in Hand		2,400	-	2,400
Advance for Shop		40,000	-	40,000
Investment in Decoration (Furniture, fixture and fittings)		20,300		20,300
Total Capital		205,000	100,000	305,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 205,000
- GTT's Investment BDT 100,000
- Total Capital BDT 305,000



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
Estimated Sales income from Products	1,500	42,000	504,000	1,500	42,000	504,000	1,700	47,600	571,200
Estimated Commission on Bkash	100	2,800	33,600	110	3,080	36,960	121	3,388	40,656
Estimated Commission on M/Q Cash	40	1,120	13,440	44	1,232	14,784	48	1,355	16,262
Estimated Commission on Flexi Load	162	4,536	54,432	178	4,990	59,875	196	5,489	65,863
Total Estimated Sales (A)	1,802	50,456	605,472	1,832	51,302	615,619	2,065	57,832	693,981
Less: Cost of Sales / Products (B)	1,275	35,700	428,400	1,275	35,700	428,400	1,445	40,460	485,520
Gross Profit (C) [C=(A-B)]	527	14,756	177,072	557	15,602	187,219	620	17,372	208,461
Less: Operating Cost:									
Electricity bill		500	6,000		550	6,600		600	7,200
Generator Bill		250	3,000		270	3,240		300	3,600
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		650	7,800
Night Guard bill		70	840		80	960		100	1,200
Conveyance		800	9,600		900	10,800		1,000	12,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		5,500	66,000		6,000	72,000		6,500	78,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,100	13,200		1,300	15,600
Non Cash Item:									
Depreciation Expenses		399	4,793		399	4,793		399	4,793
Total Operating Cost (D)	-	10,186	118,233	-	11,066	132,793	-	12,016	144,193
Net Profit (C-D)	-	4,570	58,839	-	4,536	54,426	-	5,356	64,268
Retained Income			58,839			113,265			177,533

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	62,839	62,426	72,268
1.3	Depreciation Expenses	4,793	4,793	4,793
1.4	Opening Balance of Cash Surplus	-	23,332	42,551
	Total Cash Inflow	167,632	90,551	119,612
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.3	Investment in Bkash and Flexi-Load	50,000		
2.4	Investment in Decoration	20,300		
2.6	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	144,300	48,000	48,000
3.0	Total Cash Surplus	23,332	42,551	71,612

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (9yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 382,533 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 172th as Yunus Centre and 36th In-house Executive
Social Business Design Lab
(GTT) on January 24, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





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SAMSUNG

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ইউ.পি. ফরম নং-১৩

ট্রেড লাইসেন্স

অর্থ বছর ২০২৩/২০২৪

৩নং খনগাও ইউনিয়ন পরিষদ

উপজেলা : পীরগঞ্জ, জেলা : ঠাকুরগাঁও।

বহি নং- ৩৩

ক্রমিক নং- ১৫১৫

লাইসেন্স নম্বর : ৩৫১৫/১৫ তারিখ : ২২/০২/২০২৩

লাইসেন্সধারীর নাম : কাজী মোহাম্মদ হোসেন

পিতা/স্বামীর নাম : কাজী মোহাম্মদ হোসেন

ঠিকানা : কাজী মোহাম্মদ হোসেন

পেশার ধরণ ও অবস্থান : কাজী মোহাম্মদ হোসেন

ফি প্রদানের পরিমাণ : ২৫০ টাকা। (কথায় = দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা : কাজী মোহাম্মদ হোসেন তারিখ পর্যন্ত চলিয়ে

যাবার জন্য লাইসেন্স প্রদান করা হলো।

তারিখ: ২২/০২/২৩


কাজী মোহাম্মদ হোসেন
উপজেলা পরিষদ
পীরগঞ্জ, ঠাকুরগাঁও

গ্রামীণ ব্যাংক
খনগাঁও, পীরগঞ্জ শাখা-
পীরগঞ্জ এরিয়া
ঠাকুরগাঁও যোন

তাং ২২/১১/১৯

প্রত্যয়ন করা যাচ্ছে যে, নাম: আব্দুল হক

কেন্দ্র নং ১/১ স্বামী নং ১৪২৪/১ গ্রুপ নং ১১
তিনি একজন গ্রামীণ ব্যাংকের ভাল সদস্য ছিলেন।


শাখাব্যবস্থাপক
মোঃ আব্দুল সালিম (২৯৩৭২)
শাখা ব্যবস্থাপক
গ্রামীণ ব্যাংক
খনগাঁও পীরগঞ্জ শাখা।
স্বাক্ষর





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মিলন

Name: Md Milon

পিতা: মোঃ নতিফর

মাতা: আহেলা বেগম

Date of Birth: 05 Aug 1989

ID NO: 9418225905691



এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা
কোথাও পরিচয় পত্রের নিকটস্থ পৌর অফিসে জমা দেয়ার জন্য অনুমতি বহাল হলে।

ঠিকানা: গ্রাম/বাজার: জোমরানহু চিলাখাল, জোমরানহু, ডাকঘর: জোমরানহু - ৫১১০,
শ্রীহরপুর, ঠাকুরগাঁও

(Handwritten signature)

প্রদানকারী কর্মসূচির স্বাক্ষর প্রদানের তারিখ: ১১/০৮/২০০৮





Thank You