



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Miraj Telecom & Gift Corner
Business Category: General Retail & Wholesale



Project Identified by: Md. Jamshed Ali Sarkar, Asst. Officer, Saghata, Gaibandha
Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|---|
| Name and address | : | Md. Anamul Haque Vill: Beltoil Uttarpara, Union: 04 no. Muktinagar, Post: Saghata, Upazila: Saghata, District: Gaibandha. |
| Age | : | 31 years |
| Marital status | : | Married |
| Children | : | 01 (One) Son |
| No. of siblings: | : | 04 (Four) Brothers and 02 (Two) Sisters. |
| 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. Asia Begum Md. Lal Mia <i>Branch: Bharatkali, Saghata, Centre # 20/mo</i> <i>Loan no.: 3158/1, Member since 01 December 2005</i> First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding loan: 3,250 |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan | : | Entrepreneur Yes 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.) | : | Beside this business Entrepreneur is maintaining 02 (Two) D.P.S of Tk. 500/- and 500/- Per month from the earning of his present business income. |
| 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 experience is running his own business. He started the business with BDT 120,000 (One lac twenty thousand). : He has 06 (Six) Years working experience as an assistant from his brother's cloth shop in his local area. |
| Other Own/Family Sources of Income | : | His Elder brother's income from Cloth business and Younger brother's income from foreign remittance (Saudi Arabia), another brother's income from job. His father's income from agriculture. : In addition to he has Purchased 05 (Five) decimal land built own residence from the benefit of existing business. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01713709949 |
| NU's National ID No. | : | 3218895104513 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asia Begum is a GB member since 01 December 2005 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing cows and household purposes. She is a mobile lady.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Miraj Telecom & Gift Corner</i> |
| Address/ Location | : | Ullah bazar, Saghata, Gaibandha. |
| Total Investment in BDT | : | Tk. 671,000 |
| Financing | : | Self Tk. 491,000 (from existing business) Required Investment Tk. 180,000 (as equity) |
| Present salary/drawings from business | : | BDT 7,000 (Seven thousand) |
| Proposed Salary | : | BDT 9,000 (Nine thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | From Products 15%, Commission from bKash and Mobile Recharge 100% |
| (ii) Estimated % of proposed gross profit margin | : | From Products 15%, Commission from bKash and Mobile Recharge 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 | 2,200 | 61,600 | 739,200 |
| Commission on bKash | 200 | 5,600 | 67,200 |
| Commission on Flexi-load | 27 | 756 | 9,072 |
| Total Income from Sales & Commission (A) | 2,427 | 67,956 | 815,472 |
| Cost of products (Product Purchase) (B) | 1,870 | 52,360 | 628,320 |
| Gross Profit (C) [C=(A-B)] | 557 | 15,596 | 187,152 |
| Less: Operating Cost: | | | |
| Electricity bill | | 500 | 6,000 |
| Generator bill | | 150 | 1,800 |
| Night Guard bill | | 100 | 1,200 |
| Shop rent | | 1,500 | 18,000 |
| Mobile bill | | 400 | 4,800 |
| Conveyance | | 600 | 7,200 |
| Provision of bad Debt | | 24 | 290 |
| Present Salary (Self & family) | | 7,000 | 84,000 |
| Other Cost (stationary & Entertainment etc.) | | 800 | 9,600 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 250 | 3,005 |
| Total Operating Cost (D) | | 11,325 | 135,895 |
| Net Profit (C-D): | | 4,271 | 51,257 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|--|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (Plastic item, crockeries item, gift item, toys etc.) | Investment in products (Plastic item, crockeries item, gift item, toys etc.) | 176,000 | 100,000 | 276,000 |
| Investment in Mobile Recharge (Flexi load, i-top up, easy load etc.) | | 10,000 | - | 6,000 |
| Investment in bKash | | 120,000 | 80,000 | 50,000 |
| Investment in Machineries & Equipment (mobile set, weight machine, Calculator, fan, light etc.) | | 6,700 | - | 6,700 |
| Cash in hand | | 2,550 | - | 2,550 |
| Advance for Shop | | 130,000 | - | 20,000 |
| GB Outstanding loan | | (3,250) | - | (3,250) |
| Debtors (Since January 2016 to at present) | | 29,000 | - | 29,000 |
| Decoration (fixture and fittings) | | 20,000 | - | 20,000 |
| Total Capital | | 491,000 | 180,000 | 671,000 |

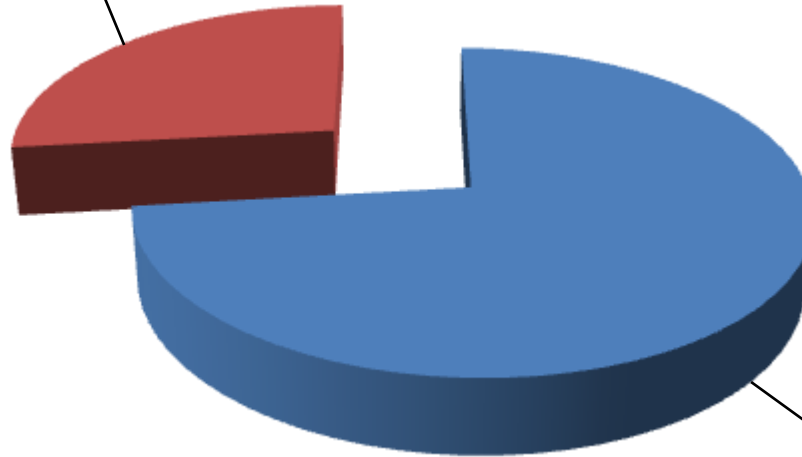
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 491,000

■ GTT's Investment BDT 180,000

■ Total Capital BDT 671,000

GTT's
Investment
27%



Entrepreneur's
Contribution
73%

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 (A) | 3,500 | 98,000 | 1,176,000 | 3,955 | 110,740 | 1,328,880 | 4,232 | 118,492 | 1,421,902 |
| Estimated Commission on bKash | 310 | 8,680 | 104,160 | 366 | 10,242 | 122,909 | 395 | 11,062 | 132,742 |
| Estimated Commission on Flexi-load | 32 | 907 | 10,886 | 38 | 1,070 | 12,846 | 41 | 1,156 | 13,874 |
| Estimated Total Income from Sales & Commission (A) | 3,842 | 107,587 | 1,291,046 | 4,359 | 122,053 | 1,464,635 | 4,668 | 130,710 | 1,568,517 |
| Cost of products (Product Purchase) (B) | 2,975 | 83,300 | 999,600 | 3,362 | 94,129 | 1,129,548 | 3,597 | 100,718 | 1,208,616 |
| Gross Profit (C) [C=(A-B)] | 867 | 24,287 | 291,446 | 997 | 27,924 | 335,087 | 1,071 | 29,992 | 359,900 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 700 | 8,400 | | 800 | 9,600 | | 900 | 10,800 |
| Generator bill | | 350 | 4,200 | | 450 | 5,400 | | 550 | 6,600 |
| Night Guard bill | | 150 | 1,800 | | 200 | 2,400 | | 250 | 3,000 |
| Shop rent | | 1,500 | 18,000 | | 1,500 | 18,000 | | 1,500 | 18,000 |
| Mobile bill (SMS & Reporting) | | 700 | 8,400 | | 700 | 8,400 | | 800 | 9,600 |
| Conveyance | | 1,100 | 13,200 | | 1,100 | 13,200 | | 1,400 | 16,800 |
| Provision of bad Debt | | 24 | 290 | | 24 | 290 | | 24 | 290 |
| Ownership Transfer Fee | | 1,200 | 7,200 | | 1,200 | 14,400 | | 1,200 | 14,400 |
| Proposed Salary (Self & family) | | 9,000 | 108,000 | | 10,000 | 120,000 | | 10,000 | 120,000 |
| Proposed Salary (Assistant-1) | | 2,000 | 24,000 | | 2,500 | 30,000 | | 3,000 | 36,000 |
| Bank Charge (DD, PO, SC) | | 100 | 1,200 | | 130 | 1,560 | | 180 | 2,160 |
| Other Cost (stationary & Entertainment etc.) | | 1,000 | 12,000 | | 1,200 | 14,400 | | 1,200 | 14,400 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 250 | 3,005 | | 250 | 3,005 | | 250 | 3,005 |
| Total Operating Cost (D) | | 18,075 | 209,695 | | 20,055 | 240,655 | | 21,255 | 255,055 |
| Net Profit (C-D): | | 6,213 | 81,751 | | 7,869 | 94,432 | | 8,737 | 104,845 |
| Retained Income | | | 81,751 | | | 176,183 | | | 281,029 |

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 | 180,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 88,951 | 108,832 | 119,245 |
| 1.3 | Depreciation Expenses | 3,005 | 3,005 | 3,005 |
| 1.4 | Opening Balance of Cash Surplus | - | 45,506 | 70,943 |
| | Total Cash Inflow | 271,956 | 157,343 | 193,194 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase and bKash | 180,000 | - | - |
| 2.2 | Payback to GB Loan | 3,250 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 43,200 | 86,400 | 86,400 |
| | Total Cash Outflow | 226,450 | 86,400 | 86,400 |
| 3.0 | Total Cash Surplus | 45,506 | 70,943 | 106,794 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (16Yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 772,029 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

**Presented at 178th as Yunus Centre and 38th In-house
Executive Social Business Design Lab
(GTT) on February 01, 2016 at Grameen Telecom Trust
Premises**

Thank you

Pictures

বিস্ময়জনক ব্যক্তিগত বাহ্যিক

মিরাজ জেলিফর্ম


এন্ড গিফট কর্ণার

এখানে bKash  বিকাশ ও

 ডাচ বাংলা মোবাইল ব্যাংকিং
এর টাকা আদান প্রদান করা হয়।

প্রোঃ মোঃ এনামুল হক

 01857-786758

 01713-709949



এখানে  













MELANINE
WHITE SUGAR
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

12 Pack
Ice Cream
12 Pack

Fruits
Blender
Fruits

MELANINE
WHITE SUGAR
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

6X
WINE DECANTER
6X

4 PIECES
PITCHER SET
4 PIECES

MELANINE
WHITE SUGAR
1kg

MELANINE
WHITE SUGAR
1kg

MELANINE
WHITE SUGAR
1kg

MELANINE
WHITE SUGAR
1kg

3 WINE GLASSES
3 WINE GLASSES
3 WINE GLASSES

MELANINE
WHITE SUGAR
1kg

6
6

6
6

WINE GLASS
WINE GLASS
WINE GLASS

WINE GLASS
WINE GLASS
WINE GLASS

WINE GLASS
WINE GLASS
WINE GLASS

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg

SHARIF
MILK COFFEE
1kg





Small orange sticker on the purple container.

Anika
Pasta Beef Sat
ALIF
Pasta Beef Sat

LOVA
THE MEAL



নং ভরতখালী ইউনিয়ন পরিষদ

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা

<http://varotkhaliup.gaibandha.gov.bd/>

Mail: 2nobharatkhaliup@gmail.com

ট্রেড লাইসেন্স

ফর্মিক নং-

তারিখ: ২০/০১/২০২৩

লাইসেন্স নং-

ঃ ৮৪

তিষ্ঠানের নাম

ঃ ... মিরাজ ফেলিক্স এন্ড ডিস্ট্রিবিউটর্স কর্নার ...

পারাইটরের নামঃ

ঃ ... মোঃ এনাঙ্গুল হক ...

তার নাম

ঃ ... মোঃ মোল্লিছা ...

কানা

ঃ ... ড. স্মারাজ্যোৎসব - ভরতখালী, সাঘাটা, গাইবান্ধা ...

শার ধরন

ঃ ... মোকাদ্দিস ...

বৎসর

ঃ ... ২০২৩-২৪ ...

সর পরিমাণ

ঃ ... ২০০০ ...

স্বয়ং

ঃ ... দুইশত টাকার মত ...


২০.০১.২৩

চেয়ারম্যান

982580

संयुक्त वित्त उपाययोजना
दिनांक 01.08.2018
प्रमाणित किया जाता है कि
राशि 50,00,000/-

श्री. अशोक शर्मा

1. नाम: श्री. अशोक शर्मा, पता: ...
2. नाम: श्री. अशोक शर्मा, पता: ...
3. नाम: श्री. अशोक शर्मा, पता: ...

1. नाम: श्री. अशोक शर्मा, पता: ...
2. नाम: श्री. अशोक शर्मा, पता: ...
3. नाम: श्री. अशोक शर्मा, पता: ...

982580

संयुक्त वित्त उपाययोजना
दिनांक 01.08.2018
प्रमाणित किया जाता है कि
राशि 50,00,000/-

श्री. अशोक शर्मा

1. नाम: श्री. अशोक शर्मा, पता: ...
2. नाम: श्री. अशोक शर्मा, पता: ...
3. नाम: श्री. अशोक शर्मा, पता: ...

1. नाम: श्री. अशोक शर्मा, पता: ...
2. नाम: श्री. अशोक शर्मा, पता: ...
3. नाम: श्री. अशोक शर्मा, पता: ...

দানকারী বন্ধুগণের নাম

| | | | |
|--------|------|----------|------|
| ১/১/১৯ | শ্রী | বিশ্বনাথ | ৬০০০ |
| ২/১/১৯ | শ্রী | শ্রী | ৬২০০ |
| ৩/১/১৯ | শ্রী | শ্রী | ২৫২০ |
| ৪/১/১৯ | শ্রী | শ্রী | ৪০৭০ |
| ৫/১/১৯ | শ্রী | শ্রী | ২৫০০ |
| ৬/১/১৯ | শ্রী | শ্রী | ২২০০ |
| ৭/১/১৯ | শ্রী | শ্রী | ২২০০ |



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



নাম: মোঃ এনামুল হক
 Name: Md Apamul Haque
 পিতা: মোঃ লাল মিয়া
 মাতা: মোছাঃ আছিয়া বেগম
 Date of Birth: 25 Dec 1984
 ID NO: 3218895104513

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবহারকারী জাতীয়ত্ব অক্ষয়
 কোষের পাঠক বোর্ডে নিবন্ধিত হওয়ার অধিনে জমা দেয়ার জন্য অনুরোধ করা হলো।
 কানা, গ্রাম/রাস্তা: বেঙ্গল উত্তরপাড়া, বেঙ্গল, ডাকঘর: উত্তরকানী - ৬৭৫০,
 পঞ্চায়েত, হাইবাড়া

নিবন্ধকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: 25/08/2008





গ্রামীণ ব্যাংক
সেইসবলী সাদাটি পুরা

সহজ ঋণের পাশ বই

নাম: জোহাঙ্গীলা
কর্মী নং: ৩৩৫৬৭৮
ব্রাঞ্চ নং: ৬
কেন্দ্র নং: ২০৮৮
কেন্দ্রের নাম: বেলতাল জেলা
স্বাক্ষরকারীর নাম: ২৪/০৮/১০
শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]

Thank You