



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : **Romesh Store***  
*Business Category: **General Retail & Wholesale***



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Rony Dutta</i></b> Vill: Magurapatti, Union: Jikorgasa, Post: Jikorgasa, Upazila: Jikorgasa District: Jessore.
Age	:	23 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 (one) Brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Champa Dutta
(iii) Father's name	:	Romesh Dutta
(iv) GB member's info	:	<i>Branch: Jikorgasa, Jessore Centre # 40/mo</i> <i>Loan no.: 7593/1, Member since July 15, 2008</i> First loan: Tk. 6,000 Existing loan: Tk. 30,000 , Outstanding loan: Tk. 15,160
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	:	Honor's 3 <sup>rd</sup> year (Accounting)
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.)	:	The entrepreneur is running the business from last 05 (five) years. His father started the business 5 (five) years back with BDT 70,000. : He has on hand training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01776525451
NU's National ID No.	:	19924122302000007
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Champa Dutta is a GB member since July 15, 2008, at first she took GB loan BDT 6,000(six thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in business (grocery shop).
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

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

Business Name	:	<b><i>Romesh Store</i></b>
Address/ Location	:	Council road, Jikorgasa, Jessore
Total Investment in BDT	:	Tk. 299,000
Financing	:	Self Tk. 179,000 (from existing business) Required Investment Tk. 120,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (six thousand)
Proposed Salary (estimates)	:	Taka 7,000 (seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(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 (A)	4,000	104,000	1,248,000
Less: Cost of sales of products (B)	3,600	93,600	1,123,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>400</b>	<b>10,400</b>	124,800
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		400	4,800
Generator bill		150	1,800
Shop Rent		1,500	18,000
Night Guard bill		150	1,800
Mobile bill		300	3,600
Conveyance		300	3,600
Present Salary (Self)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		600	7,200
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		106	1,275
<b><i>Total Operating Cost (D)</i></b>		<b>8,956</b>	<b>107,475</b>
<b>Net Profit (C-D):</b>		<b>1,444</b>	<b>17,325</b>

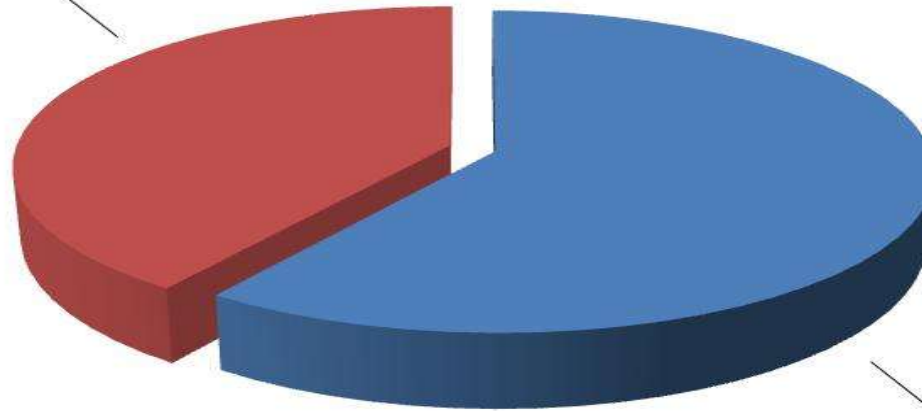
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (rice, oil, sugar, pluses, spices, salt, soap, biscuit, powder, soft drinks, cake, coal and well cake etc)	Rice, oil, pluses, spices, salt, sugar, flour and well cake etc	108,932	120,000	228,932
Cash in hand		1,478	-	1,478
Debtors		31,850	-	31,850
GB Loan Outstanding		(15,160)	-	(15,160)
Investment in Machineries (weight balance and fan etc.)		1,700	-	1,700
Advance for shop		40,000	-	40,000
Decoration ( fixture and fittings)		10,200	-	10,200
<b>Total Capital</b>		<b>179,000</b>	<b>120,000</b>	<b>299,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 179,000
- GTT's Investment BDT 120,000
- Total Capital BDT 299,000

GTT's  
Investment  
40%



Entrepreneur's  
Contribution  
60%



# **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	6,000	156,000	1,872,000	6,900	179,400	2,152,800	7,245	188,370	2,260,440
Less: Cost of sales of products	5,400	140,400	1,684,800	6,210	161,460	1,937,520	6,521	169,533	2,034,396
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	187,200	<b>690</b>	<b>17,940</b>	215,280	<b>725</b>	<b>18,837</b>	226,044
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		600	7,200		600	7,200
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Night Guard bill		150	1,800		200	2,400		200	2,400
Mobile bill (SMS & Reporting)		650	7,800		700	8,400		700	8,400
Conveyance		800	9,600		1,000	12,000		1,000	12,000
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary (Self)		7,000	84,000		7,500	90,000		7,500	90,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
<b>Non Cash Item:</b>									
Depreciation Expenses		106	1,275		106	1,275		106	1,275
<b>Total Operating Cost (D)</b>	-	<b>12,006</b>	<b>139,275</b>	-	<b>13,006</b>	<b>156,075</b>	-	<b>13,206</b>	<b>158,475</b>
<b>Net Profit (C-D):</b>	-	<b>3,594</b>	<b>47,925</b>	-	<b>4,934</b>	<b>59,205</b>	-	<b>5,631</b>	<b>67,569</b>
<b>Retained Income</b>			<b>47,925</b>			<b>107,130</b>			<b>174,699</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	120,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	52,725	68,805	77,169
1.3	Depreciation Expenses	1,275	1,275	1,275
1.4	Opening Balance of Cash Surplus	-	10,040	22,520
	<b>Total Cash Inflow</b>	<b>174,000</b>	<b>80,120</b>	<b>100,964</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	120,000	-	-
2.2	GB Loan Outstanding	15,160		
2.3	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	<b>Total Cash Outflow</b>	<b>163,960</b>	<b>57,600</b>	<b>57,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>10,040</b>	<b>22,520</b>	<b>43,364</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (father)  
Others (beyond family):0
- Future employment: 0
- Ownership of Business in own name;
- Trade license of business in his own name
- Maintain books of record;
- Experience : 06 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 353,699 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 8<sup>th</sup> In-house Executive Social Business Design Lab  
on August 05, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh

জাতীয় পরিচয় পত্র



১৬ ২৩

নাম: রনি দত্ত

Name: RONY DUTTA

পিতা: রমেশ দত্ত

মাতা: চম্পা রানী দত্ত

Date of Birth: ১৬/০৩/১৯৭২

ID NO: 19924122502000007

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীল করা  
কোনো প্রাণী বা মানুষের ক্ষতিসাধনকারী কোনো কাজে ব্যবহার করা হলে তা  
অনুগ্রহ করে ফেরত দেয়া হবে।

ঠিকানা: গ্রাম: বাস্তা, মাতলাপাড়া, ডাকঘর: কিকর বাজা - ৭৪২০, কিকর বাজা,  
সিকরগাড়া পৌরসভা, যশোর

*(Signature)*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩



গ্রামীণ ব্যাংক

শাখা

সহজ ঋণের পাশ বই

নাম: ৬ নং ৬৩

ঋণী নং: ৭৫৩৩/৩

গ্রুপ নং: ৩

কেন্দ্র নং: ৪/১৫

কেন্দ্রের নাম: হুগলিয়া ডি.ই.

বই ইস্যুর তারিখ: ২৪/১০/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর: *(Signature)*



**Thank You**