



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : M/S Doe Bhai Varieties Store
Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Obidul Haq</i> Vill: Darajpur, Union: 7 no Sreemontopur, Post: Rambari, Upazila: Niamatpur, District: Naogaon.
Age	:	25 Years
Marital status	:	Married
Children	:	1 (one) Daughter
No. of siblings:	:	2 (two) Brothers
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. Olima Begum
(iii) Father's name	:	Md. Abdus Sattar
(iv) GB member's info	:	<i>Branch: Darajpur, Niamatpur, Centre # 71/mo</i> <i>Loan no.: 8612/3, Member since March 25, 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 9,920 , Outstanding loan: Tk. 5,300
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., 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.)	:	05 (five) years experience is running his own general store business. He started the business only with Tk. 30,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01746100919
NU's National ID No.	:	19906416984000152
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Olima Begum is a GB member since March 25, 2010, at first she took GB loan BDT 5,000(five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Doe Bhai Varieties Store</i>
Address/ Location	:	Darajpur, Niamatpur, Naogaon.
Total Investment in BDT	:	Tk. 266,000
Financing	:	Self Tk. 116,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary (estimates)	:	Taka 6,000 (six 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

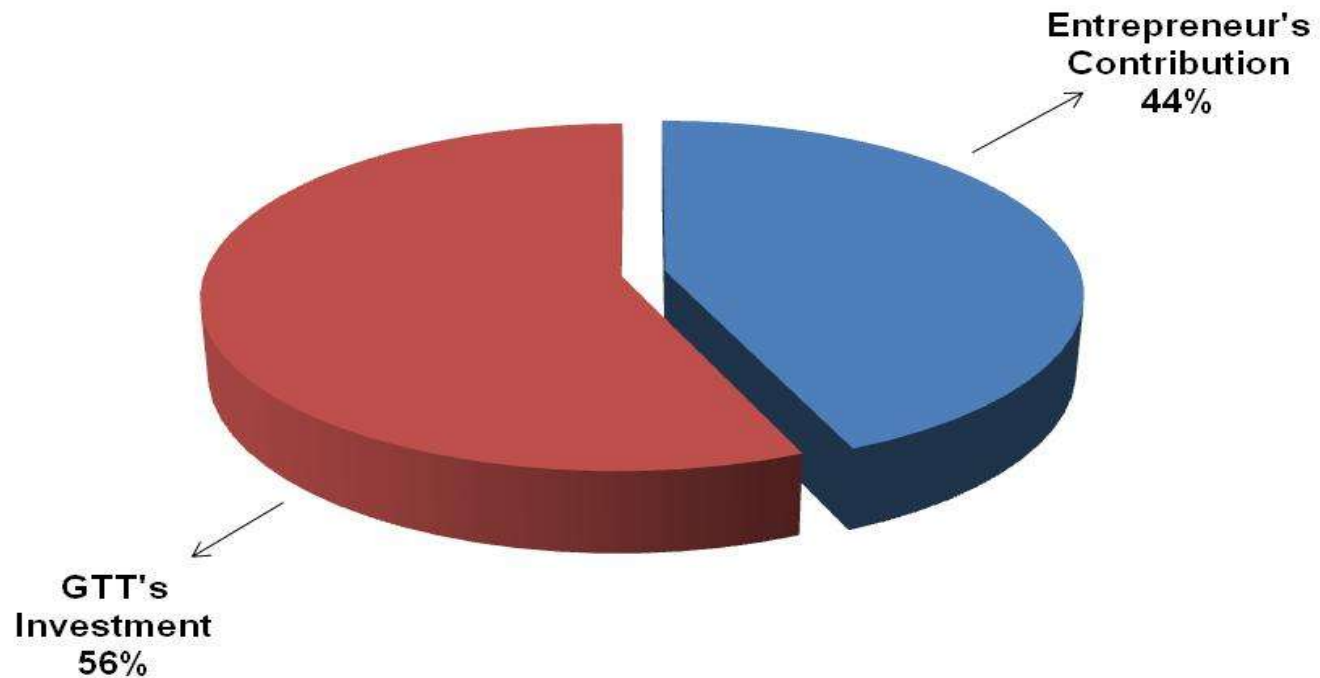
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	4,000	112,000	1,344,000
Less: Cost of sales of products (B)	3,600	100,800	1,209,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
<i>Less: Operating Cost:</i>			
Shop Rent (self)		-	-
Mobile bill		500	6,000
Conveyance		1,000	12,000
Present Salary (Self)		5,000	60,000
Present Salary (Assistant -1)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<i>Non Cash Item:</i>			
Depreciation Expenses		314	3,770
<i>Total Operating Cost (D)</i>		8,314	99,770
Net Profit (C-D):		2,886	34,630

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil, sugar, pluses, salt, flour, egg, soap, biscuit, powder, soft drinks, cake, coal, pen, battery and chocolate etc.)	Rice, oil, sugar, flour and well cake etc.	72,278	150,000	222,278
Cash in hand		7,790	-	7,790
Debtors		15,582	-	15,582
GB Loan Outstanding		(5,300)	-	(5,300)
Investment in Machinerics (solar panel, television, weight balance, bulb and fan etc.)		24,100	-	24,100
Decoration (fixture and fittings)		1,550	-	1,550
Total Capital		116,000	150,000	266,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 116,000
- GTT's Investment BDT 150,000
- Total Capital BDT 266,000



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 (A)	6,000	168,000	2,016,000	6,900	193,200	2,318,400	7,245	202,860	2,434,320
Less: Cost of sales of products (B)	5,400	151,200	1,814,400	6,210	173,880	2,086,560	6,521	182,574	2,190,888
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	690	19,320	231,840	725	20,286	243,432
Less: Operating Cost:									
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		850	10,200		900	10,800		900	10,800
Conveyance		1,500	18,000		2,000	24,000		2,000	24,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self)		6,000	72,000		6,500	78,000		6,500	78,000
Proposed Salary (Assistant -1)		1,500	18,000		2,000	24,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		314	3,770		314	3,770		314	3,770
Total Operating Cost (D)	-	12,164	139,970	-	13,914	166,970	-	14,114	169,370
Net Profit (C-D):	-	4,636	61,630	-	5,406	64,870	-	6,172	74,062
Retained Income			61,630			126,500			200,562

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	67,630	76,870	86,062
1.3	Depreciation Expenses	3,770	3,770	3,770
1.4	Opening Balance of Cash Surplus	-	30,100	38,740
	Total Cash Inflow	221,400	110,740	128,572
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	GB Loan Outstanding	5,300		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	191,300	72,000	72,000
3.0	Total Cash Surplus	30,100	38,740	56,572

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family):01
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Maintains book of record
- Experience : 5 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 316,562 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

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

Thank you

Pictures







তারিখ	ক্রমিক নং	মূল্য	পরিমাণ	মোট	বাকি
১৩-০৬-২০	৫২২৩	৫.০০০	২.০০০	২.০০	৩.০০২৩
২৪-০৬-২০	৪,৫৫২	৫.০২৩		০০	২২,৫৬০
২৫-০৬-২০	৫৫৬০	২২,৫৬০	২০.০০০	২০০	৬,৪৬০
২৬-০৬-২০	৫৫৬০	৬,৪৬০		৬০	৩,০৫০
২৭-০৬-২০	৩,৬২০	৩.০৫০	৬,০০০	০০	২২,৬২০
২৮-০৬-২০	৪৫৬০	২২,৬২০	২০.০০০	২০০	৫,৫০০
২৯-০৬-২০	৫৫২০	৫,৫০০		৫০	২২,৬৭০
২০-০৬-২০	৪৭৪৬	২২,৬৭০	২২.০০০	২০০	৬,৭৫৬
২১-০৬-২০		৬,৭৫৬			



Thank You