



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name: **Mudikhana Store***
*Business Category: **Telecom and IT Support***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Selim Reza</i> Vill: Bathpara, Union: 4 no. Niamatpur, Post: Niamatpur, Upazila: Niamatpur, District: Nagaon.
Age	:	34 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Sister and 03 (Three) 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. Rashida
(iii) Father's name	:	Late Nuruzzaman
(iv) GB member's info	:	<i>Branch: Bathpara, Niamatpur, Centre # 52/mo</i> <i>Loan no.: 6872/3, Member since May 05, 1999.</i> First loan: Tk. 5,000 Existing loan: Tk. 14,980, Outstanding loan: Tk. 14,980.
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.)	:	5 (five) year experience is running his own business. He started the business only with Tk. 50,000. : He has on hand training.
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01757223796
NU's National ID No.	:	6416952793182
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rashida is a GB member since May 05, 1999, at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mudikhana Store</i>
Address/ Location	:	T.L.B Bazar, Niamatpur, Naogaon
Total Investment in BDT	:	Tk. 249,700
Financing	:	Self Tk. 99,700 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 5,000 (Five thousand)
Proposed Salary	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From products 10%
(ii) Estimated % of proposed gross profit margin	:	From products 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

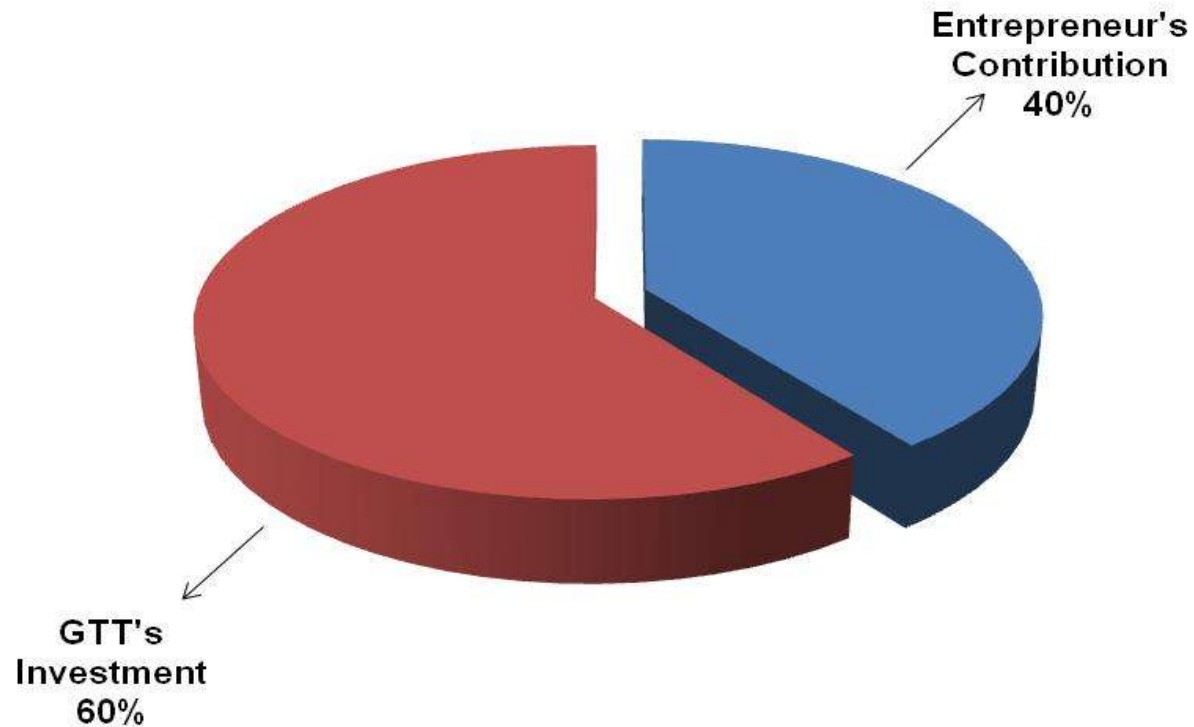
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	4,500	117,000	1,404,000
Less: Cost of product Sales (B)	4,050	105,300	1,263,600
Gross Profit (C) [C=(A-B)]	450	11,700	140,400
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent		700	8,400
Night Guard bill		100	1,200
Mobile bill		500	6,000
Conveyance		1,200	14,400
Present Salary (Self)		5,000	60,000
Other Cost (stationary & entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		84	1,011
Total Operating Cost (D)		8,684	104,211
Net Profit (C-D):		3,016	36,189

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products(rice, pulses, flour, salt, sugar, biscuits, oil, soap, detergents, powder, toothpaste and cow feed etc.)	95,919	150,000	245,919
Investment in Machineries (weight machine, fan and bulb etc.)	3,275	-	3,275
Cash in hand	9,577	-	9,577
Debtors	11,899	-	11,899
Creditors	(11,190)	-	(11,190)
Decoration (fixture & fittings)	5,200	-	5,200
GB outstanding loan	(14,980)	-	(14,980)
Total Capital	99,700	150,000	249,700

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 99,700
- GTT's Investment BDT 150,000
- Total Capital BDT 249,700



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)	6,500	169,007	2,028,078	7,475	194,357	2,332,290	8,223	213,793	2,565,519
Less: Cost of product Sales (B)	5,850	152,106	1,825,270	6,728	174,922	2,099,061	7,401	192,414	2,308,967
Gross Profit (C) [C=(A-B)]	650	16,901	202,808	748	19,436	233,229	822	21,379	256,552
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Shop Rent		700	8,400		700	8,400		700	8,400
Night Guard bill		100	1,200		100	1,200		150	1,800
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		900	10,800
Conveyance		2,000	24,000		2,500	30,000		2,500	30,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		7,000	84,000
Other Cost (stationary & entertainment etc.)		1,000	12,000		1,200	14,400		1,200	14,400
Non Cash Item:									
Depreciation Expenses		84	1,011		84	1,011		84	1,011
Total Operating Cost (D)	-	12,384	142,611	-	14,284	171,411	-	14,434	173,211
Net Profit (C-D):	-	4,516	60,197	-	5,151	61,818	-	6,945	83,341
Retained Income			60,197			122,014			205,355

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	66,197	73,818	95,341
1.3	Depreciation Expenses	1,011	1,011	1,011
1.4	Opening Balance of Cash Surplus	-	16,228	19,057
	Total Cash Inflow	217,208	91,057	115,409
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Payback to GB outstanding loan	14,980	-	-
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	200,980	72,000	72,000
3.0	Total Cash Surplus	16,228	19,057	43,409

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Trade license in his own name
- Experience : 05 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 305,055 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 7th In-house Executive Social Business Design Lab
On June 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





৪নং নিয়ামতপুর ইউনিয়ন পরিষদ

পোষ্টঃ + উপজেলাঃ নিয়ামতপুর, নওগাঁ।

ইউপি ফরম-১৩

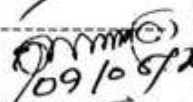
লাইসেন্স ফি আদায় রেজিস্ট্রার

অর্থ বৎসর: ১৫.০৭.১৫.২০১৪.২৫.১৫.১৫.২০১৫ পর্যন্ত

লাইসেন্স মুড়িপত্র 1371

৪নং নিয়ামতপুর ইউনিয়ন পরিষদ
নিয়ামতপুর, থানা/
উপজেলা
নওগাঁ জেলা

বই নম্বর : ১৪ তারিখ : ০৭/০৭/১৫
লাইসেন্স নম্বর : ১৬৭১
লাইসেন্সধারীর নাম : শ্রীঃ মোঃ নিল রেজা
পিতা / স্বামীর নাম : শ্রীঃ মুকব্বল আল
ঠিকানা : টি.এম.সি. মহলা, নিয়ামতপুর
পেশার ধরন : হুসিমান
তারিখ পর্যন্ত বৈধ : ১৫/০৭/১৫
ফি প্রদানের পরিমাণ টাকা : ০০০/- কথায় তিরিশ টাকা
তারিখ : ০৭/০৭/১৫


০৭/০৭/১৫
চেয়ারম্যানের-দস্তখত



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



নাম: মোঃ সেলিম রেজা
Name: Md. Selim Reza

পিতা: মৃত নূরুজ্জামান

মাতা: মোছাঃ রশিদা

Date of Birth: 15 Apr 1981

ID NO: 6416952793182

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাতা: বাদপাড়, ডাকঘর: নিয়ামতপুর - ৬৫২০, নিয়ামতপুর, নওগাঁ

Signature

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৪/০৫/২০০৮



Thank You