



Grameen Telecom Trust
Building Social Business

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Rafiqul Islam Jewel</i> Vill: Kochua hat, Union: 3 no Saghata, Post: Khamar Dhanaruha, Upazila: Saghata, District: Gaibandha.
Age	:	26 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 (three) Brothers and 2 (two) Sisters
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. Rosena Begum
(iii) Father's name	:	Md. Habibor Rahman
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata Centre # 40/mo</i> <i>Loan no.: 4702, Member since February 06, 2009</i> First loan: Tk. 5,000 Existing loan: Tk. 17,000 , Outstanding loan: Tk. 11,002
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	:	Class Ten
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.)	:	08 (eight) years experience is running his own business. He started the business only with Tk. 20,000. : He has on hand training.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01761540422
NU's National ID No.	:	3218885086566
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rosena Begum is a GB member since February 06, 2009, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing cow, cultivation, mortgaging 10 katha land and 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	:	<i>Trisha Varieties Store</i>
Address/ Location	:	Kochua bazar, saghata, Gaibandha
Total Investment in BDT	:	Tk. 218,000
Financing	:	Self Tk. 118,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	Taka 3,000 (three thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12% and betel leaf 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 12% and betel leaf 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

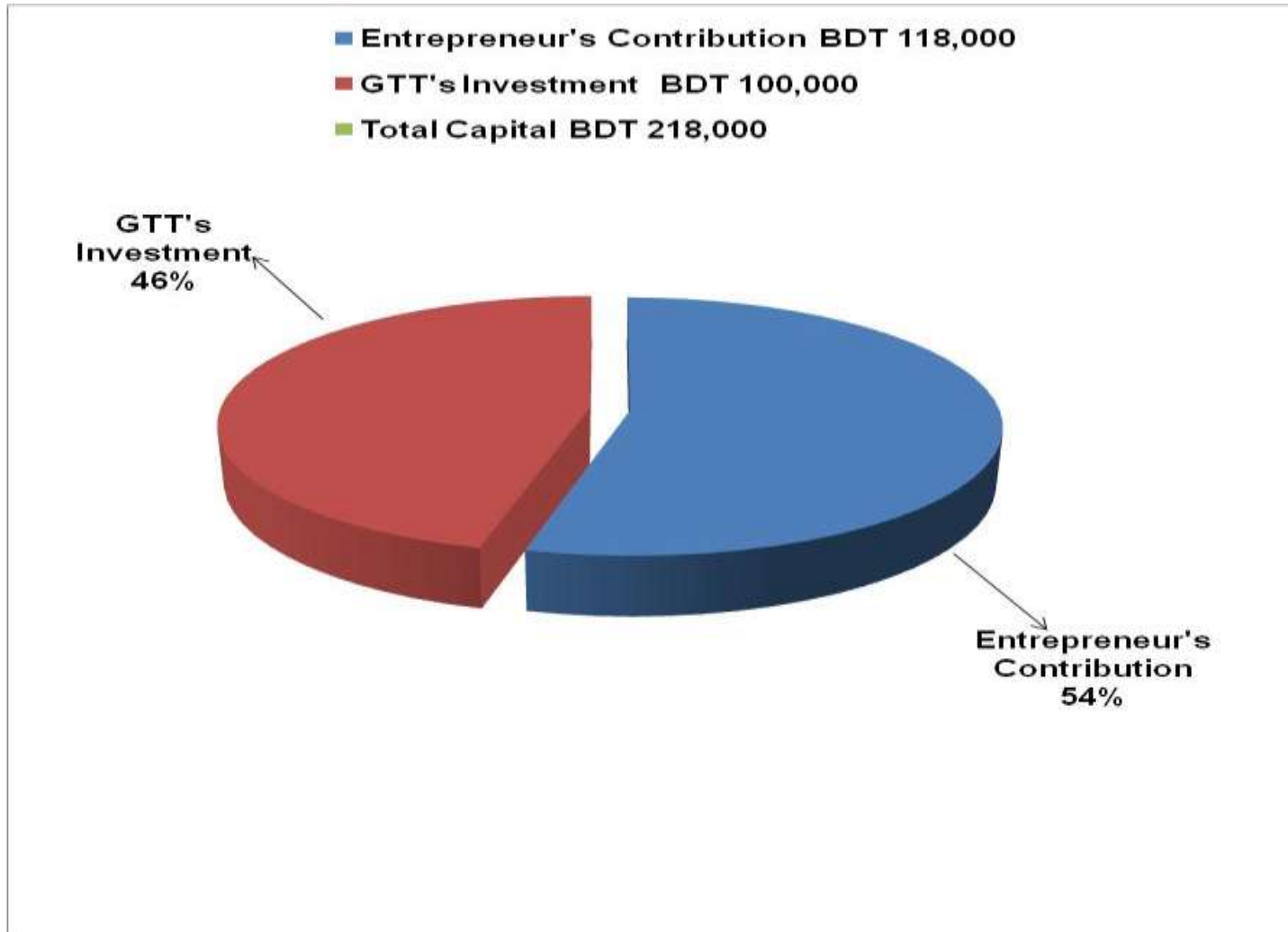
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,400	39,200	470,400
Sales income from betel leaf	400	11,200	134,400
Total Sales income (A)	1,800	50,400	604,800
Less: Cost of sales of products	1,232	34,496	413,952
Less: Cost of betel leaf	320	8,960	107,520
Less: Total cost of Sales (B)	1,552	43,456	521,472
Gross Profit (C) [C=(A-B)]	248	6,944	83,328
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent		500	6,000
Mobile bill		100	1,200
Night Guard bill		50	600
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		468	5,620
Total Operating Cost (D)		4,818	57,820
Net Profit (C-D):		2,126	25,508

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (biscuit, cake, juice, soft drinks, loaf, pickles, water bottle, pen, coal, soap, betel leaf and betel nut etc)	oil, pulses, salt, spices, soap, biscuit, soft drinks and ice cream	28,888	69,500	98,388
Investment in Machineries (solar panel, television, bulb and fan etc.)	Refrigerator and weight machine	21,800	30,500	52,300
Cash in hand		1,252		1,252
GB loan outstanding		(11,002)		(11,002)
Debtors		3,562		3,562
Decoration (fixture and fittings)		23,500		23,500
Advance for shop		50,000		50,000
Total Capital		118,000	100,000	218,000

SOURCE OF FINANCE



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	2,600	72,790	873,486	2,990	83,709	1,004,509	3,289	92,080	1,104,959
Sales income from betel leaf	500	14,000	168,000	575	16,100	193,200	604	16,905	202,860
Total estimated Sales income (A)	3,100	86,790	1,041,486	3,565	99,809	1,197,709	3,892	108,985	1,307,819
Less: Cost of sales of products	2,288	64,056	768,667	2,631	73,664	883,968	2,894	81,030	972,364
Less: Cost of betel leaf	400	11,200	134,400	460	12,880	154,560	483	13,524	162,288
Less: Total cost of Sales (B)	2,688	75,256	903,067	3,091	86,544	1,038,528	3,377	94,554	1,134,652
Gross Profit (C) [C=(A-B)]	412	11,535	138,418	474	13,265	159,181	515	14,431	173,167
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		650	7,800
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Night Guard bill		70	840		100	1,200		100	1,200
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		5,000	60,000		6,000	72,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		400	4,800		600	7,200		800	9,600
Non Cash Item:									
Depreciation Expenses		850	10,195		850	10,195		850	10,195
Total Operating Cost (D)	-	8,386	96,635	-	9,716	116,595	-	9,966	119,595
Net Profit (C-D):	-	3,149	41,783	-	3,549	42,586	-	4,464	53,572
Retained Income			41,783			84,369			137,941

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	45,783	50,586	61,572
1.3	Depreciation Expenses	10,195	10,195	10,195
1.4	Opening Balance of Cash Surplus	-	20,976	33,757
	Total Cash Inflow	155,978	81,757	105,524
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Payback to GB loan outstanding	11,002		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	135,002	48,000	48,000
3.0	Total Cash Surplus	20,976	33,757	57,524

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Trade license of business in his own name
- Experience : 8 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 255,941 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 9th In-house Executive Social Business Design Lab
on August 13, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











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



নাম: মোঃ রুফিকুল ইসলাম জুয়েল

Name: Md Rufiqul Islam Joul

পিতা: মুতঃ হাবিবুর রহমান

মাতা: মোছাঃ রওশনারা বেগম

Date of Birth: 12 Oct 1988



ID NO: 3218885086566

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। কার্যকর ব্যবহারের জন্য ব্যক্তিগত এবং
কোনো পক্ষের পক্ষে সিকিউরিটি পত্র ছাড়া অন্য কোনো আনুষ্ঠানিক কাজে ব্যবহার করা যাবে না।

ঠিকানা: গ্রাম/থানা: কলুয়াহাট, কলুয়াহাট, চাঁদপুর; পোষ্টাল কোড: ১৭১০০,
স্বদেশ: পাইলস্বদেশ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮



Thank You