



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : Maa Bastraloy*  
**Business Category: Clothing Footwear & Apparels**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Sree Ashok Kumar Sarkar</b> Vill: Dokkhin Jugipara, Union: 03 no. Saghata, Post: Munshir hat, Upazila: Saghata, District: Gaibandha.
Age	:	33 years
Marital status	:	Married.
Children	:	02 (two) Sons.
No. of siblings:	:	02 (two) Brothers and 01 (one) Sister.
Parent's and GB related Info:		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother <span style="margin-left: 150px;">Father</span>
(ii) Mother's name	:	Momota Rani
(iii) Father's name	:	Sree Dulal Sarkar
(iv) GB member's info	:	<i>Branch: Saghata, Centre # 70/mo,</i> <i>Loan no.: 9454, Member since August 20, 2002</i> First loan: Tk. 2,000 Existing loan: 80,000, Outstanding loan: Tk. 39,320
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father and Younger Brother
(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., persuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	12 (Twelve) Years experiences is running his own business. He started the business with BDT 13,000 (Thirteen thousand).  He has taken 05 (Five) months long training on Electrical and Electronics from Shyamoli Ideal Technical college under the district of Dhaka.
Other Own/Family Sources of Income	:	His father's income from Fisheries business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01719918950
NU's National ID No.	:	3218885092756
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Momota Rani is a GB member since August 20, 2002 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for Cultivation and assisting her husband in existing fisheries business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing business of her husband.

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

Business Name	:	<b><i>Maa Bastraloy</i></b>
Address/ Location	:	Saghata Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 737,000
Financing	:	Self Tk. 437,000 (from existing business) Required Investment Tk. 300,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Products 15%
(ii) Estimated % of proposed gross profit margin	:	On Products 15%
(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 (Retail & Wholesale) (A)	4,500	126,000	1,512,000
Less: Cost of Sales (product Purchase) (B)	<b>3,825</b>	<b>107,100</b>	<b>1,285,200</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>675</b>	<b>18,900</b>	<b>226,800</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Generator bill		150	1,800
Night Guard bill		100	1,200
Shop rent		2,000	24,000
Mobile bill		300	3,600
Conveyance bill		1,000	12,000
Present Salary (Self)		5,000	60,000
Present Salary Assistant-1)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		346	4,150
<b>Total Operating Cost (D)</b>		<b>15,296</b>	<b>183,550</b>
<b>Net Profit (C-D):</b>		<b>3,604</b>	<b>43,251</b>

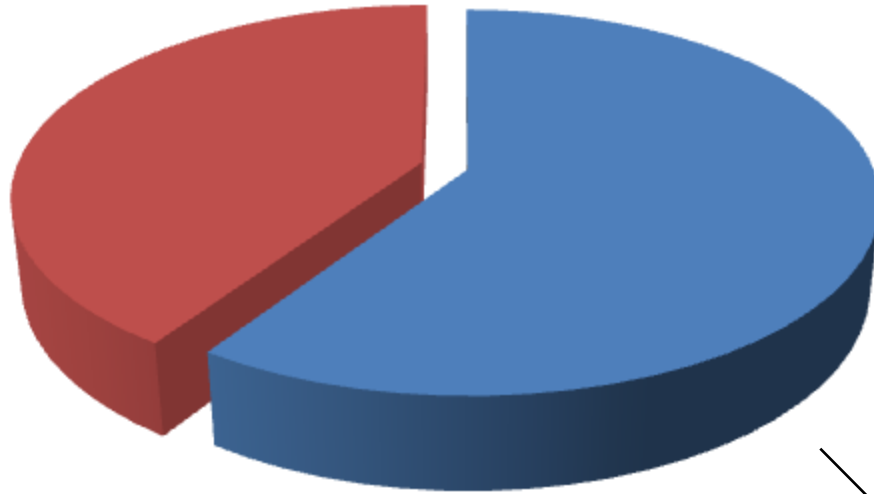
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Shirt, paint, punjabi, Sharee, Lungi, Bedsheet, scarf, cotton, three pieces etc.)	Investment in products (Sharee, Lungi, three pieces, bed sheet, gauge cloth, shirt and paint pieces etc.)	333,645	300,000	633,645
Investment in Machinerries (Fan, T V and Stationary etc.)		7,530	-	7,530
Cash in hand		5,945	-	5,945
Decoration ( fixture and fittings)		30,200		30,200
Advance for Shop		50,000	-	50,000
Debtors (since August 06, 2014 to present)		39,680	-	39,680
Creditors (since August, 2014 to present)		(30,000)	-	(30,000)
<b>Total Capital</b>		<b>437,000</b>	<b>300,000</b>	<b>737,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 437,000
- GTT's Investment BDT 300,000
- Total Capital BDT 737,000

GTT's  
Investment 41%



Entrepreneur's  
Contribution  
59%



# 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 (Retail & Wholesale) (A)	7,000	196,006	2,352,067	8,050	225,406	2,704,877	8,855	247,947	2,975,365
Less: Cost of Sales (product Purchase) (B)	<b>5,950</b>	<b>166,605</b>	<b>1,999,257</b>	<b>6,843</b>	<b>191,595</b>	<b>2,299,146</b>	<b>7,527</b>	<b>210,755</b>	<b>2,529,060</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,050</b>	<b>29,401</b>	<b>352,810</b>	<b>1,208</b>	<b>33,811</b>	<b>405,732</b>	<b>1,328</b>	<b>37,192</b>	<b>446,305</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		550	6,600		650	7,800
Generator bill		150	1,800		180	2,160		200	2,400
Night Guard bill		100	1,200		130	1,560		130	1,560
Shop rent		2,000	24,000		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Conveyance bill		1,500	18,000		1,500	18,000		1,700	20,400
Ownership Transfer Fee		2,000	12,000		2,000	24,000		2,000	24,000
Proposed Salary-Self		7,000	84,000		7,500	90,000		8,000	96,000
Proposed Salary Assistant-1)		5,000	60,000		6,000	72,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,700	20,400
<b>Non Cash Item:</b>									
Depreciation Expenses		346	4,150		346	4,150		346	4,150
<b>Total Operating Cost (D)</b>	-	<b>20,596</b>	<b>235,150</b>	-	<b>22,506</b>	<b>270,070</b>	-	<b>23,326</b>	<b>279,910</b>
<b>Net Profit (C-D):</b>	-	<b>8,805</b>	<b>117,661</b>	-	<b>11,305</b>	<b>135,662</b>	-	<b>13,866</b>	<b>166,395</b>
<b>Retained Income</b>			<b>117,661</b>			<b>253,323</b>			<b>419,718</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	300,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	129,661	159,662	190,395
1.3	Depreciation Expenses	4,150	4,150	4,150
1.4	Opening Balance of Cash Surplus	-	61,810	81,622
	<b>Total Cash Inflow</b>	<b>433,810</b>	<b>225,622</b>	<b>276,166</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	300,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	72,000	144,000	144,000
	<b>Total Cash Outflow</b>	<b>372,000</b>	<b>144,000</b>	<b>144,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>61,810</b>	<b>81,622</b>	<b>132,166</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Younger Brother);  
Others (beyond family): 01  
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Maintain Books of Record;
- working experiences (12yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customer (Retail & Wholesale);
- Demand increasing;
- The Capital of the entrepreneur will be BDT 856,718 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Seasonal Problem.

Presented at 11<sup>th</sup> In-house Executive Social Business Design Lab  
On August 27, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures

বাজার  
০১৯



















दैनिक विक्रय पर हिमाव.

विक्रय	विक्रय	विक्रय
का/का/२०२२	॥	७२०००/-
बा/बा/२०२२	॥	७२०००/-
ना/ना/२०२२	॥	८२०००/-
रा/रा/२०२२	॥	७२०००/-
वा/वा/२०२२	॥	७२०००/-
जा/जा/२०२२	॥	७२०००/-
झ/झ/२०२२	॥	८२०००/-
झ/झ/२०२२	॥	७२०००/-
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झ/झ/२०२२	॥	८२०००/-
झ/झ/२०२२	॥	८२०००/-





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



নাম: শ্রী অশোক কুমার সরকার  
Name: Sree Ashok Kumar Sarker

পিতা: শ্রী দুলাল সরকার

মাতা: শ্রী মতি মমতা রানী

Date of Birth: 31 Dec. 1982

ID NO: 32131185092756



এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যাংককেই বাতিল করা  
কোনও পাত্রের খেলে সিকটস্থ পৌর অফিসে জমা দেয়ার জন্য আবেদন করা হলে।

ঠিকানা: গ্রাম/রাস্তা: দক্ষিণ যোগীপাড়, দক্ষিণ যোগীপাড়, ডাকঘর: সুপিরহাট -  
৫৭৫০, সাঘাটা, গাইবান্ধা

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮



গ্রামীণ ব্যাংক

শাখা  
সাঘাটা শাখা

সহজ স্বপ্নের পাশ বই

নাম: মমতা রানী

ফোন নং: ৯৪৫৪

গ্রুপ নং: ০৪

কেন্দ্র নং: ৭০/২

কেন্দ্রের নাম: হাফুজ তাইজ চান:

বই ইস্যুর তারিখ: ১৯/১১/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]



ইউপি ফরম-১৩

# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০১৫-২০১৬

ক্রমিক নং-

৬৯

লাইসেন্স

## ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০১

লাইসেন্স নং : ৫৯ তারিখ : ১৫-০৬-১৫

লাইসেন্সধারীর নাম : শ্রীমান বশুনাথ

পিতা/স্বামীর নাম : শ্রীমান ডাক্তার সুজার সরকার

ঠিকানা : গ্রাম : সাঘাটা পোস্ট : সাঘাটা

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : স্বাস্থ্য সেবা ব্যবসা

৩০/৬/২০১৫/১৩ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

*(Handwritten signature)*

তারিখ : ১৫-০৬-১৫

মোঃ মোশারফ হোসেন সুইট  
মোঃ মোশারফ হোসেন (সুইট)  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।



**Thank You**