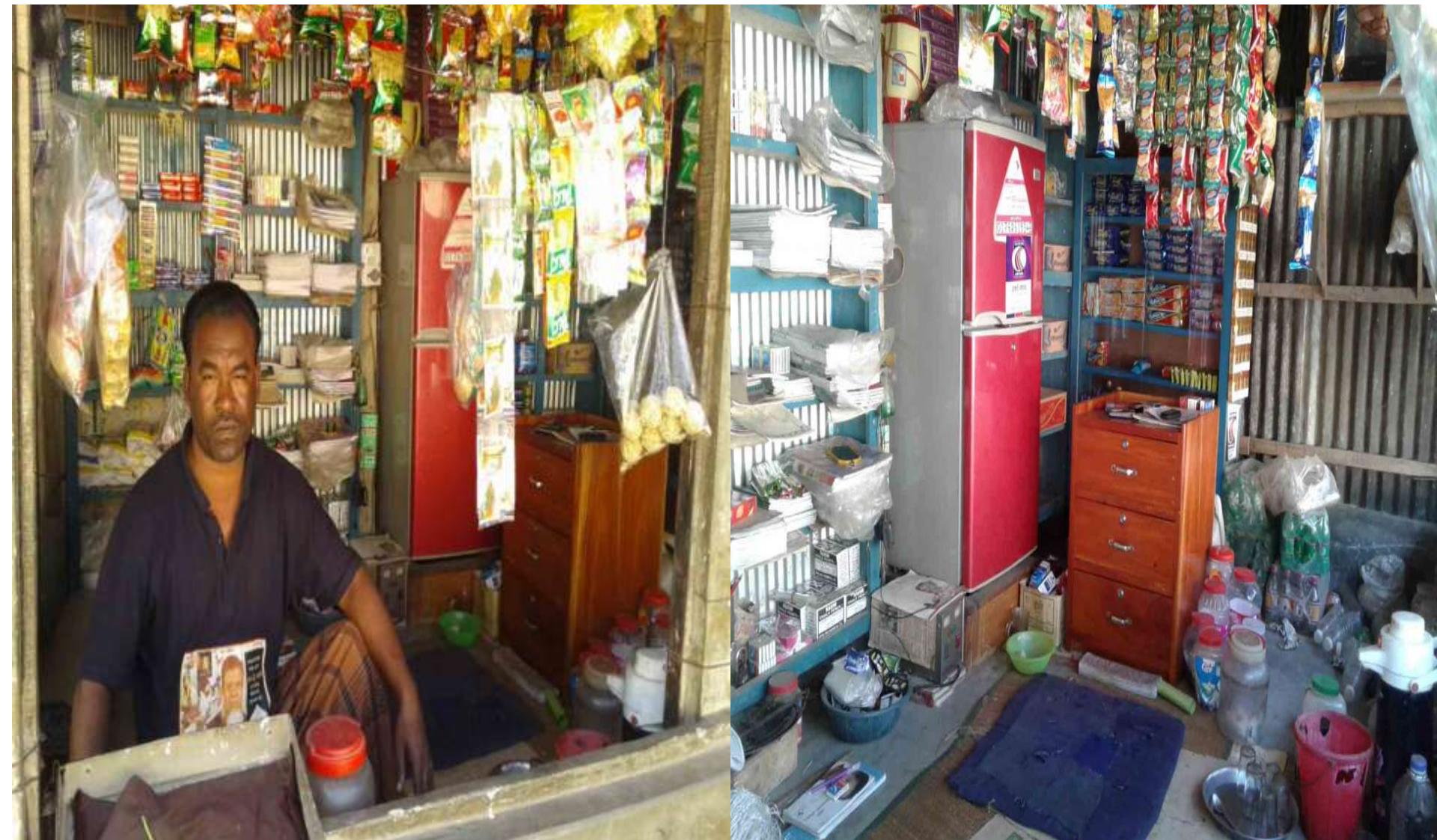




Grameen Telecom Trust
Building Social Business

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



*Project Identified by: **Md. Jamshad Ali Sarkar, Assist. Officer, Bharatkali, Saghata, Gaibandha***
*Business Proposal Prepared & Verified by: **Mohammed Anwar Hossain***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Mostafizur Rahaman Bepari Vill: Khamar Dhanaruha, Union: 4 no. Muktinagar, Post: Khamar Dhanaruha, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Sons and 01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 03 (Three) 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. Khodaja Begum
(iii) Father's name	:	Md. Abu Yusuf Bepari
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata Centre # 43/mo, Loan no.: 8392, Membership from July 14, 2007. First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 2,891</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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 Five
Present Occupation (Besides own business, i.e., perusing 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.)	:	10 (Ten) years experiences is running his own business. He started the business with BDT 5,000 (Five Thousand). : 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 Contact No.	:	01827513517
NU's National ID No.	:	3218895113965
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Khodaja Begum is a GB from July 14, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for purchasing cow and cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shafiul Store
Address/ Location	:	Khamar Dhanaruha, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 245,000
Financing	:	Self Tk. 145,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,500 (Five Thousand Five Hundred)
Proposed Salary	:	BDT 5,500 (Five Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% & Mobile banking & Mobile recharge 100%
(ii) Estimated % of proposed gross profit margin	:	On products 15% & Mobile banking & Mobile recharge 100%
(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 (Grocery items, Tea & Betel Leaves etc.) (A)	1,900	53,200	638,400
Commission on bKash	60	1,680	20,160
Commission on Flexi-load	22	605	7,258
Total Sales/commission (A)	1,982	55,485	665,818
Less: Cost of Sales			
Cost of products	1,615	45,220	542,640
Total Cost of Sales (B)	1,615	45,220	542,640
Gross Profit (C) [C=(A-B)]	367	10,265	123,178
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent self		-	-
Mobile bill		500	6,000
Conveyance		800	9,600
Provision of bad Debt		18	211
Present Salary (Self & family)		5,500	66,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		378	4,535
Total Operating Cost (D)		8,396	100,746
Net Profit (C-D):		1,869	22,432

PRESENT & PROPOSED INVESTMENT BREAKDOWN

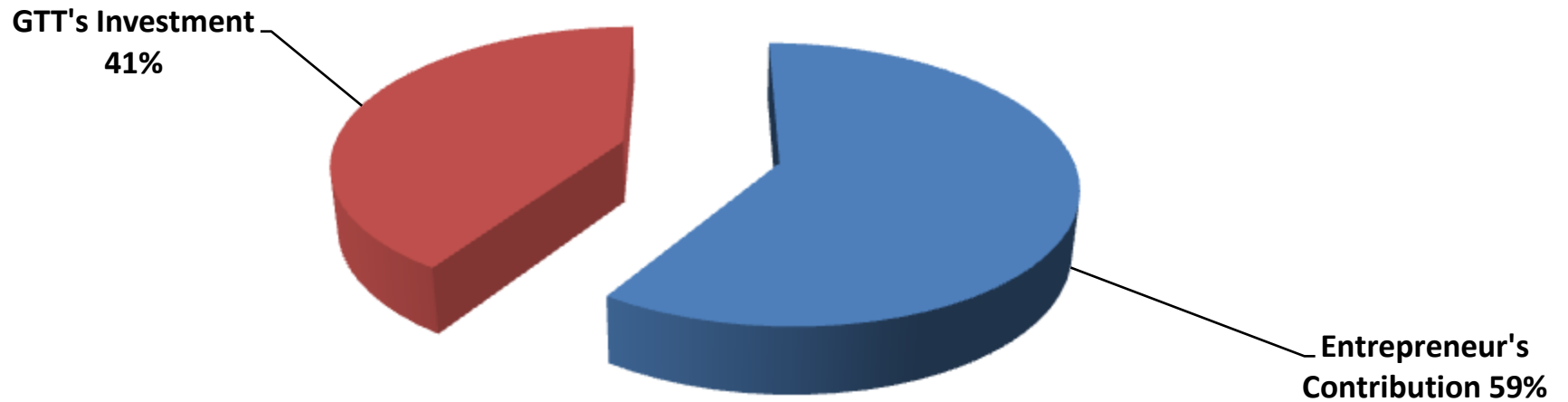
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rice, Oil, salt, Sugar, Flour, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leave etc.)	Investment in products (Rice, Oil, salt, Sugar, Flour, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leave etc.)	53,400	60,000	113,400
Investment in mobile banking-(bKash etc.)	bKash	30,000	40,000	70,000
Investment in Flexi-load- (GP, BL, Robi etc.)	-	5,000	-	5,000
Investment in Machineries and Equipment (Refregerator-1, TV-1, Weight balance, Watch, fan, light etc.)	-	24,100	-	24,100
Cash in hand		2,200	-	2,200
Debtors (Since December, 2015 to at present)		21,100	-	21,100
Decoration (fixture and fittings)		9,200	-	9,200
Total Capital		145,000	100,000	245,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 145,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 245,000



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 (Grocery items, Tea & Betel Leaves etc.) (A)	2,850	79,800	957,600	3,278	91,770	1,101,240	3,441	96,359	1,156,302
Estimated Commission on bKash	102	2,856	34,272	120	3,370	40,441	130	3,640	43,676
Estimated Commission on Flexi-load	30	847	10,161	36	999	11,990	39	1,079	12,949
Total Sales/commission (A)	2,982	83,503	1,002,033	3,434	96,139	1,153,671	3,610	101,077	1,212,927
Less: Cost of Sales									
Cost of products	2,423	67,830	813,960	2,786	78,005	936,054	2,925	81,905	982,857
Total Cost of Sales (B)	2,423	67,830	813,960	2,786	78,005	936,054	2,925	81,905	982,857
Gross Profit (C) [C=(A-B)]	560	15,673	188,073	648	18,135	217,617	685	19,173	230,070
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000
Conveyance		900	10,800		900	10,800		900	10,800
Provision of bad Debt		18	211		18	211		18	211
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,500	66,000		6,000	72,000		6,500	78,000
Bank Charge (DD, PO, SC)		200	2,400		300	3,600		350	4,200
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,200	14,400
Non Cash Item:									
Depreciation Expenses		378	4,535		378	4,535		378	4,535
Total Operating Cost (D)	-	10,262	119,146	-	11,162	133,946	-	11,812	141,746
Net Profit (C-D):	-	5,411	68,927	-	6,973	83,671	-	7,360	88,324
Retained Income			68,927			152,597			240,921

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.)

<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)	72,927	91,671	96,324
1.3	Depreciation Expenses	4,535	4,535	4,535
1.4	Opening Balance of Cash Surplus	-	53,462	101,667
	Total Cash Inflow	177,462	149,667	202,526
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	53,462	101,667	154,526

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (10 yrs);

WEAKNESS

- Can not supply goods & servicing as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 385,921 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 1th as Yunus Centre and 36th In-house Executive
Social Business Design Lab
on January 25, 2016 at Grameen Telecom Trust Premises

Thank you

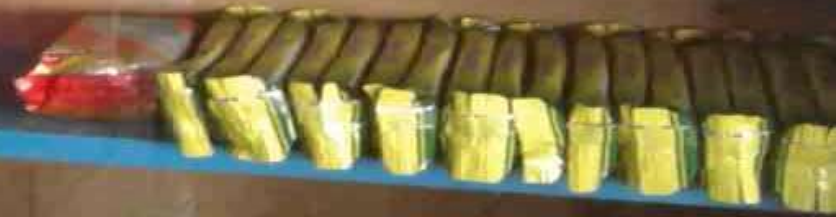
Pictures















LASCHA SHEMA
KINDU

Baklava

Pistachio
Candies

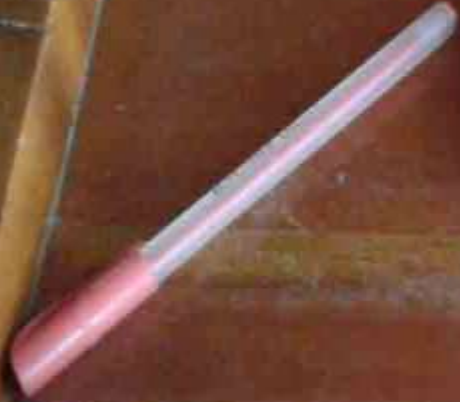
Pearl

Pearl

Pearl

REFRIGERATOR
KINDU











কনং মুক্তিগণ ইন্ডিয়ান পরিষদ

উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

ট্রেড লাইসেন্স

অর্থ বৎসর ২০১৫ - ২০১৬ই:

বই নম্বর : ০৬
 লাইসেন্স নম্বর : ৭০ তারিখ : ২৭/০২/১৬
 লাইসেন্সধারীর নাম : কল্যাণ চন্দ্র
 পিতা/মাতার নাম : শ্রী: মো: মনোজিৎ কুমার চন্দ্র
 ঠিকানা : মো: ডাক্তার ইব্রাহিম চন্দ্র
 পেশার বর্ণনা : খুদির মেসার্স বৈধতা: ১০/০৬/১৬
 বি প্রদানের পরিমাণ টাকা : ১০০
 কথায় কল্যাণ চন্দ্র
 প্রাপ্ত হয়ে তার বাবসা/বৃত্তি/পেশা আগামী ১০/০৬/২০১৬ই: পর্যন্ত
 বৈধভাবে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/০২/১৬

২৭/০২/১৬
 চেয়ারম্যানের দস্তখত
 মোঃ আব্দুল সতীন প্রধান কার্য
 কনং মুক্তিগণ ইন্ডিয়ান পরিষদ
 সাঘাটা, গাইবান্ধা।

ਦਿਨਿਕ ਚੱਲਦੇ ਹਿਸਾਬ

੨੦-੦੧-੨੦੧੬	ਦਿਨਿਕ —	੨੨੬੦੫੨
੨੧-੦੧-੨੦੧੬	" —	੨੦੫੦੫੨
੨੨-੦੧-੨੦੧੬	" —	੨੬੩੦੫੨
੨੬-੦੧-੨੦੧੬	" —	੨੯੦੫੧੨
੨੮-੦੨-੨੦੧੬	" —	੨੮੨੦੫੨
੨੯-੦੧-੨੦੧੬	" —	੨੩੬੦੫੨
੨੯-੦੧-੨੦੧੬	" —	੨੨੬੦੫੨
੨੯-੦੧-੨੦੧੬	" —	੨੬੬੦੫੨



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



আমার নাম

নাম: মোঃ মোস্তাফিজুর রহমান বেপারী
 Name: Md Mostafizur Rahman Bepari
 পিতা: মোঃ আবু ইউছুব বেপারী
 মাতা: মোছাঃ খোতেনা বেগম
 Date of Birth: 10 Jun 1981
 ID NO: 3218895113965

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী জাতীয় অন্য
 কোষ থেকে পাতকী গেলে নিম্নলিখিত পোর্ট অফিসে জব্বা দেয়ার জন্য অনুরোধ করা হলো।
 ক্রিয়াকলাপ: গ্রাম/মজরা, বামার কনাকহা, বামার কনাকহা, ডাকঘর, বামার কনাকহা
 ৩৭৫৩, সাফাল, পাটবাড়ী

প্রদানকারী কর্মসূচীর নাম: প্রদানের তারিখ: ১৪/০৬/২০০৮





গ্রামীণ ব্যাংক

মুন্সিংগর সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম মোহাঃ কা

অবনী নং ৫-৬৭২

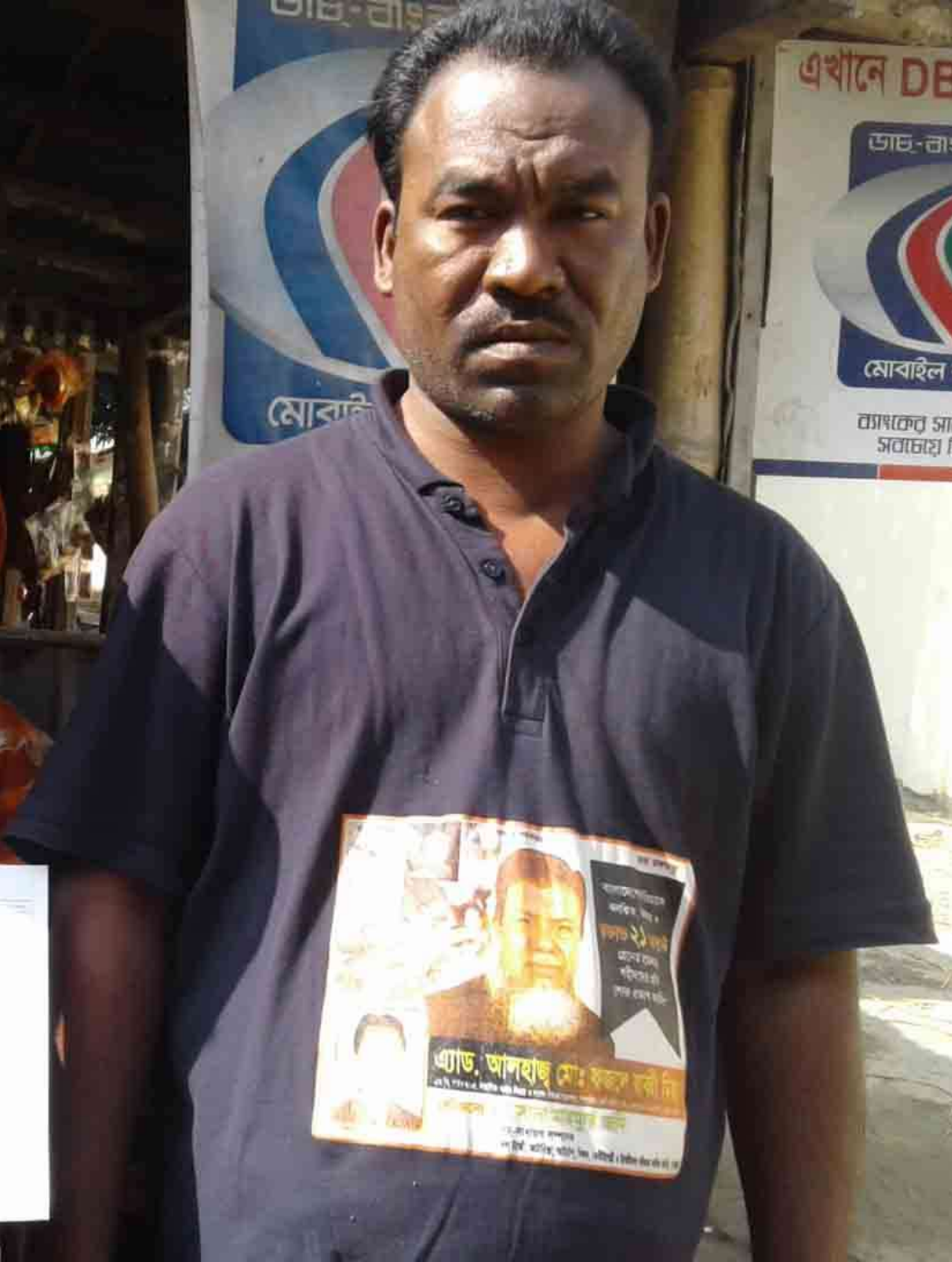
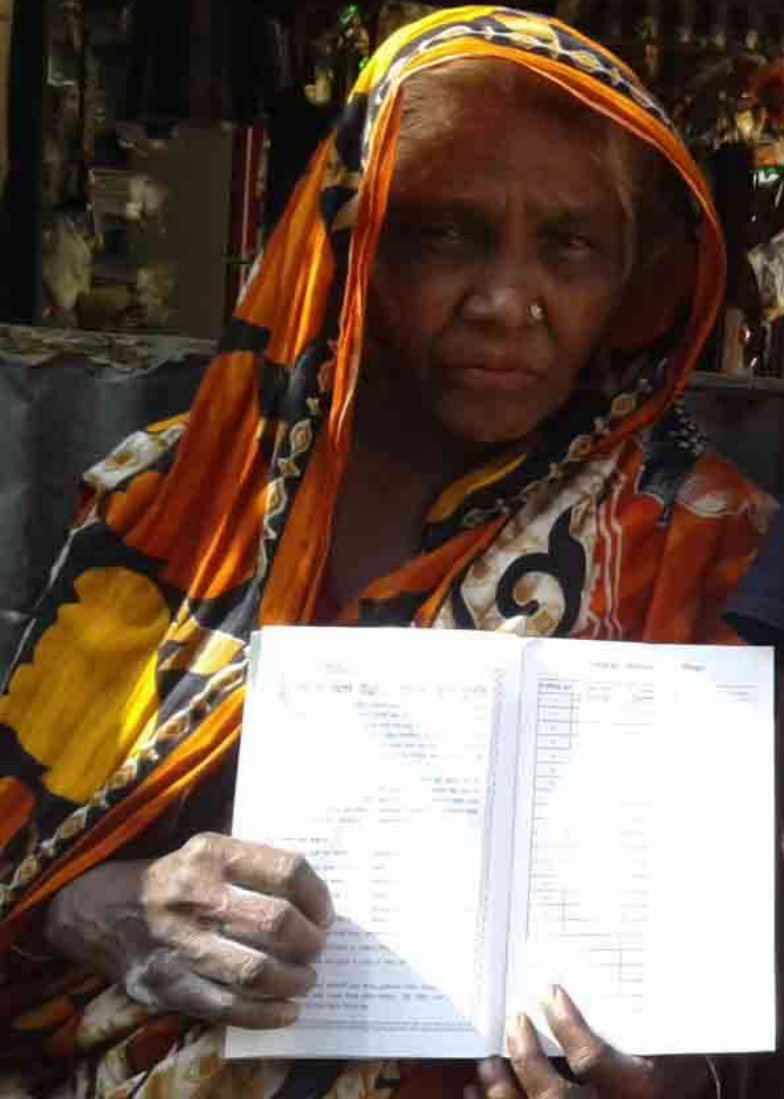
গ্রুপ নং ০৬

কেন্দ্র নং ৪৩১২

কেন্দ্রের নাম চকচকিয়া ডেস্ক

বই ইস্যুর তারিখ ১৫/১১/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You