



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : M/S Monjurul Varieties Store
Business Category: General Retail & Wholesales



Project Identified & Prepared by : Md. Ruhul Amin, Officer, Sadar, Thakurgaon
Business Proposal Verified by: Md. Anwar Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Monju Hossan Vill: Asan Nagar, Union:14# Rajagoan, Post:Khoribari, Upazila:Ruhia, District: Thakurgoan.
Age	:	25 years
Marital status	:	Unmarried
Children	:	N/A
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. Momena Begum
(iii) Father's name	:	Md. Abul Hosen
(iv) GB member's info	:	<i>Branch: Ranigonj, Panchagarh, Centre # 20/mo</i> <i>Loan no.: 1901, Member since March 07, 2005</i> First loan: Tk. 5,000 Existing loan: 63,000, Outstanding loan: Tk. 46,368
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's 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	:	Class Seven
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.)	:	12 (Twelve) years experiences is running his own business. He started the business with BDT 8,000 (Eight Thousand). : He has on hand training from Others business (3yrs.)
Other Own/Family Sources of Income	:	His Father's income as Muazzin of a Mosque, elder brother's income from garments job and younger brother's income as an assistant of entrepreneur's business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01741532218
NU's National ID No.	:	19929419479000009
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Momena Begum is a GB member since March 07, 2005 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for repairing house and cultivation.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Monjurul Varieties Store</i>
Address/ Location	:	Asan Nagar Bazar, Ruhiya, Thakurgaon.
Total Investment in BDT	:	Tk. 210,000
Financing	:	Self Tk. 110,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two Thousand)
Proposed Salary	:	BDT 3,000 (Three Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 20%
(ii) Estimated % of proposed gross profit margin	:	On an Average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

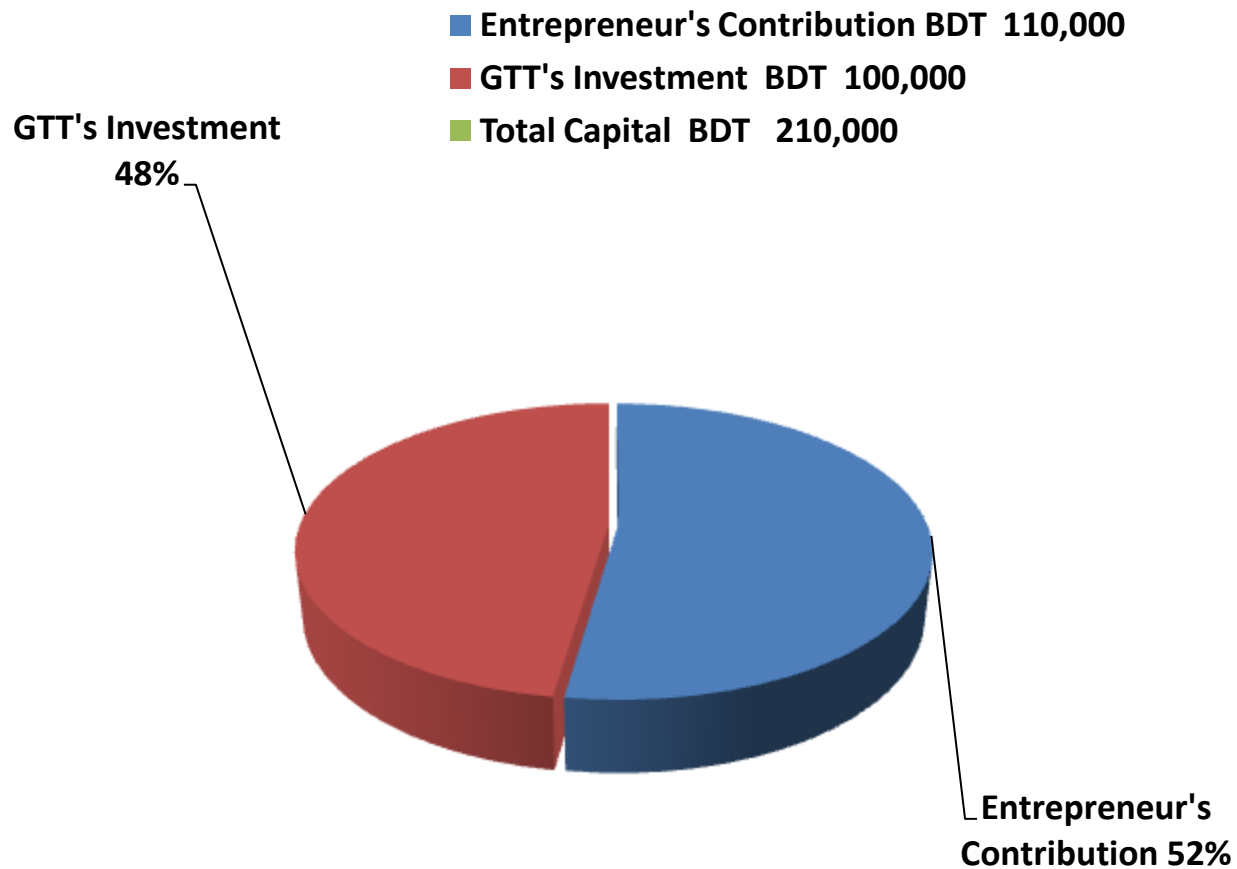
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,200	61,600	739,200
Total Sales/commission (A)	2,200	61,600	739,200
Less: Cost of Sales			
Cost of products	1,760	49,280	591,360
Total Cost of Sales (B)	1,760	49,280	591,360
Gross Profit (C) [C=(A-B)]	440	12,320	147,840
Less: Operating Cost:			
Electricity bill		200	2,400
Shop Rent included godown (self)		-	-
Night Guard bill		-	-
Mobile bill		300	3,600
Conveyance		2,000	24,000
Provision of bad Debt		-	-
Present Salary (Self & family)		2,000	24,000
Present Salary (Assistant-1-brother)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		2,200	26,400
Non Cash Item:			
Depreciation Expenses		109	1,310
Total Operating Cost (D)		7,809	93,710
Net Profit (C-D):		4,511	54,130

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rice, Oil, salt, Sugar, Flour, Cosmetics, Switch, Plug, bulb, Biscuits, Betel nut, Betel leave, Fertilizer, Insecticide etc.)	Investment in Fertilizer, Insecticide etc.)	92,800	100,000	192,800
Investment in Machineries & Equipment (Digital weight machine, fan etc.)		3,800	-	3,800
Cash in hand		6,000	-	6,000
Decoration (fixture and fittings)		7,400	-	7,400
Total Capital		110,000	100,000	210,000

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 (A)	3,000	84,000	1,008,000	3,540	99,120	1,189,440	3,823	107,050	1,284,595
Total Sales/commission (A)	3,000	84,000	1,008,000	3,540	99,120	1,189,440	3,823	107,050	1,284,595
Less: Cost of Sales									
Cost of products	2,400	67,200	806,400	2,832	79,296	951,552	3,059	85,640	1,027,676
Total Cost of Sales (B)	2,400	67,200	806,400	2,832	79,296	951,552	3,059	85,640	1,027,676
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	708	19,824	237,888	765	21,410	256,919
Less: Operating Cost:									
Electricity bill		300	3,600		350	4,200		400	4,800
Shop Rent included godown (self)		-	-		-	-		-	-
Night Guard bill		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		2,200	26,400		2,400	28,800		2,600	31,200
Provision of bad Debt		-	-		-	-		-	-
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		3,000	36,000		4,000	48,000		5,000	60,000
Proposed Salary (Assistant-1-brother)		1,500	18,000		2,000	24,000		2,300	27,600
Bank Charge (DD, PO, SC)		100	1,200		600	7,200		600	7,200
Other Cost (stationary & Entertainment etc.)		2,400	28,800		2,600	31,200		2,600	31,200
Non Cash Item:									
Depreciation Expenses		109	1,310		109	1,310		109	1,310
Total Operating Cost (D)	-	10,776	125,310	-	13,226	158,710	-	14,776	177,310
Net Profit (C-D):	-	6,024	76,290	-	6,598	79,178	-	6,634	79,609
Retained Income			76,290			155,468			235,077

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)	80,290	87,178	87,609
1.3	Depreciation Expenses	1,310	1,310	1,310
1.4	Opening Balance of Cash Surplus	-	57,600	98,088
	Total Cash Inflow	181,600	146,088	187,007
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	57,600	98,088	139,007

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (15yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 345,077 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 205th as Yunus Centre and 50th In-house Executive
Social Business Design Lab
(GTT) on March 14, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

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ডাকঘরঃ রাজাগাঁও, উপজেলা ও জেলা- ঠাকুরগাঁও।

ইউ.পি ফরম নং-০৭

১২ (১) নং বিধান দ্রষ্টব্য

ক্রমিক নং-

76

তারিখ- ০৫/১২/১৩

ট্রেড লাইসেন্স

বহি নম্বর : ০২ (৪৫০)

লাইসেন্স নম্বর : ২৪ (চাঁকরা)

ব্যবসা প্রতিষ্ঠানের মালিক/পরিচালকের নাম : ~~শ্রীঃ শ্রীঃ হোসেন~~ হোসেন

পিতা/স্বামীর নাম : ~~শ্রীঃ শ্রীঃ হোসেন~~ হোসেন

ঠিকানা : ~~চাঁকরা-৮, চাঁকরা মসজিদ, চাঁকরা গাও, চাঁকরা উপদ~~

ব্যবসা প্রতিষ্ঠান / ফার্মের নাম : ~~শ্রীঃ শ্রীঃ হোসেন~~ হোসেন

পেশা / বৃত্তি / ব্যবসা নাম ও ধরণ : ~~শ্রীঃ শ্রীঃ হোসেন~~ হোসেন

লাইসেন্স ফি : টাকা ২০০/-

বকেয়া লাইসেন্স ফি : টাকা ০/-

মোট টাকা : ২০০/-

কথায় : দুই শত টাকায়

০৫/১২/১৩

এই লাইসেন্স ২০১৭/১৮ সালে ৩০ শে জুন পর্যন্ত বলবৎ থাকিবে।

এই অর্থ বছরে ~~শ্রীঃ শ্রীঃ হোসেন~~ হিসাবে তাহার ব্যবসা চালাইবার উদ্দেশ্যে

এই লাইসেন্স মঞ্জুর করা হইল।

০৫/১২/১৩

চেয়ারম্যান

১৪নং রাজাগাঁও ইউনিয়ন পরিষদ
ঠাকুরগাঁও সদর।

তারিখ : ০৫/১২/১৩



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মনজু হোসেন

Name: Md Monju Hossen

পিতা: মোঃ আবুল হোসেন

মাতা: মোছাঃ মমেনা

Date of Birth: 01 Jan 1992

ID NO: 19929419479000009

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

ঠিকানা: গ্রাম/রাজা: আসাম নগর, ডাকঘর: খড়িবাড়ী - ৪১০০, ঠাকুরগাঁও সদর, ঠাকুরগাঁও

প্রদানকারী কর্মপক্ষেয় স্বাক্ষর প্রদানের তারিখ: ০১/১১/২০১০





Thank You