



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Hazi Variety Store
Business Category: General Retail & Wholesale



Business Proposal Identified by: Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha.

Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anwar Hossain Khan Vill: Taluk kanpur, Union: Talukkanpur, Post: Talukkanpur, Upazila: Gobindoganj, District: Gaibandha.
Age	:	30 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Brother 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. Anwara Begum
(iii) Father's name	:	Late. Sadek Ali
(iv) GB member's info	:	<i>Branch: Gobindoganj, Gaibandha, Centre # 9/mo</i> <i>Loan no.: 1534, Member since 1985 to 2000</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: 15,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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., perusing further studies, other business etc.)	:	He has another income from livestock, Poultry farm and Fishery business and cultivation.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	08 (Eight) years experience in running his own business. He started the business with BDT 30,000 (Thirty Thousand). : He has 04 (Four) Years working experience in Betel leaf & Nut and vegetable business by his own ownership.
Other Own/Family Sources of Income	:	He has purchased 12 decimal land, built own running shop, purchased 03 Australian cows and 01 motor cycle for business transportation purposes and also purchased 02 van for poultry business. In addition to he has installed toilet in his home and bearing his sisters education expanses from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01761538414
NU's National ID No.	:	3213094734478
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Anwara Begum is a GB member since 1985 to 2000 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes and built own residence.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hazi Variety Store</i>
Address/ Location	:	Taluk kanpur, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 159,500
Financing	:	Self Tk. 99,500 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 3,500 (Three thousand five hundred)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 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 (A)	2,500	70,000	840,000
Less: Cost of products (Product Purchased) (B)	2,125	59,500	714,000
Gross Profit (C) [C=(A-B)]	375	10,500	126,000
Less: Operating Cost:			
Electricity bill		900	10,800
Shop Self		-	-
Mobile bill		300	3,600
Conveyance bill		1,500	18,000
Provision of bad Debt		7	83
Present Salary (Self & family)		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		100	1,200
Total Operating Cost (D)		7,307	87,683
Net Profit (C-D):		3,193	38,317

PRESENT & PROPOSED INVESTMENT BREAKDOWN

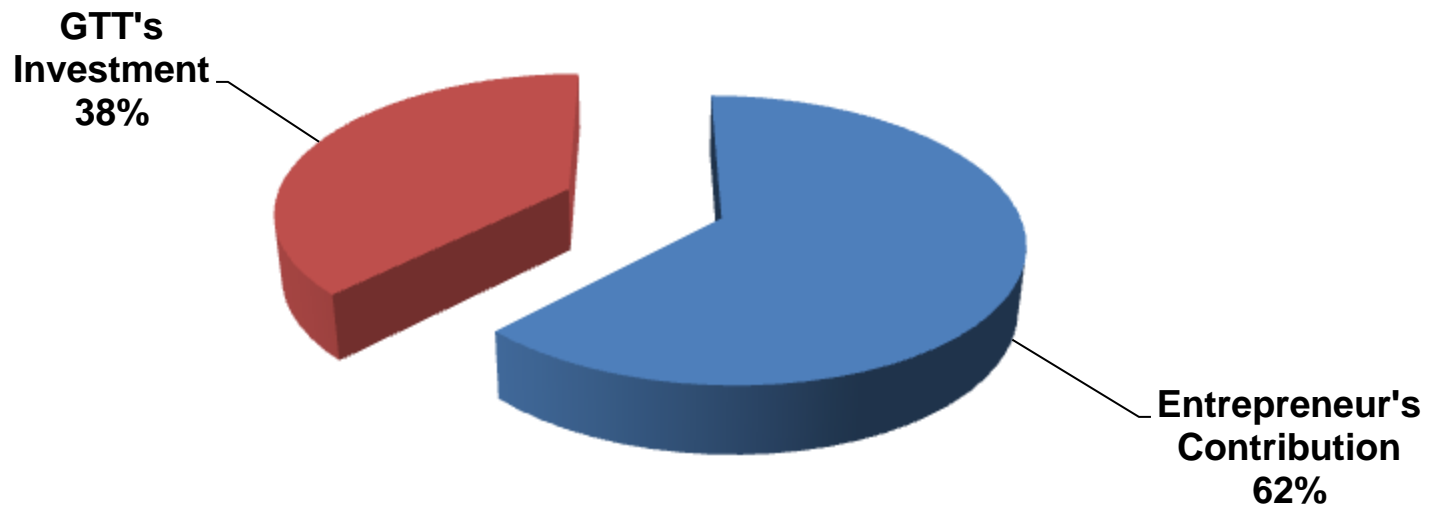
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of grocery item, onion, gurlic, and Poultry Chicken etc.)	Investment in products (different types of husk, oil cake, grain of paady, rice, pulse, cosmetic item and Poultry Chicken etc.)	51,900	60,000	111,900
Investment in Machinerries & Equipment (boilar cleaning machine, fan, light etc.)		17,000	-	17,000
Cash in hand		20,000	-	20,000
Debtors (Since April, 2016 to at present)		8,300	-	8,300
Decoration (fixture and fittings)		2,300	-	2,300
Total Capital		99,500	60,000	159,500

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 99,500

■ GTT's Investment BDT 60,000

■ Total Capital BDT 159,500



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)	3,300	92,400	1,108,800	3,795	106,260	1,275,120	4,364	122,199	1,466,388
Less: Cost of products (B)	2,805	78,540	942,480	3,226	90,321	1,083,852	3,710	103,869	1,246,430
Gross Profit (C) [C=(A-B)]	495	13,860	166,320	569	15,939	191,268	655	18,330	219,958
Less: Operating Cost:									
Electricity bill		990	11,880		1,089	13,068		1,198	14,375
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		1,700	20,400		2,200	26,400		2,700	32,400
Provision of bad Debt		7	83		7	83		7	83
Ownership Transfer Fee		400	2,400		400	4,800		400	4,800
Proposed Salary (Self & family)		4,000	48,000		4,500	54,000		5,000	60,000
Bank Charge (DD, PO, SC)		200	2,400		300	3,600		400	4,800
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,900	22,800
Non Cash Item:									
Depreciation Expenses		100	1,200		100	1,200		100	1,200
Total Operating Cost (D)	-	9,197	107,963	-	10,596	127,151	-	12,305	147,658
Net Profit (C-D):	-	4,663	58,357	-	5,343	64,117	-	6,025	72,300
Retained Income			58,357			122,474			194,774

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly 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	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	60,757	68,917	77,100
1.3	Depreciation Expenses	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus	20,000	67,557	108,874
	Total Cash Inflow	141,957	137,674	187,174
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	Total Cash Outflow	74,400	28,800	28,800
3.0	Total Cash Surplus	67,557	108,874	158,374

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0;
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (12Yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 294,274 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 289th as Yunus Centre and 80th In-house
Executive Social Business Design Lab
(GTT) on July 14, 2016 at Grameen Telecom Trust
Premises

Thank you





Fast Fish

Potato Crackers

Notice

Advertisement

Logo



STL 30W

Handwritten notice or sign on the wall, possibly containing regulations or product information.

Golden Eagle
A display board or sign for Golden Eagle products, featuring a grid of small items.

LUCKY
A blue package of Lucky brand snacks or products.

LUCKY
Multiple blue packages of Lucky brand snacks hanging from the ceiling.

STOP
A white electronic device with a red STOP sign on its front panel.





Atom Gum
Litchi Flavor

GOLDEN EAGLE

GOLDEN EAGLE



am pm
TOOTHPASTE

KANDALINA

Ice Cream

Fast Wash

Fast Wash

Fast Wash

Fast Wash

Fast Wash











গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)

(বিধান নং- ১৩)

মাইমেস কি আদায় বোর্ডটার

০৭ নং তালুককানুপুর ইন্ডিয়ান পরিষদ কার্যালয়

আফিসর: তালুককানুপুর, উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

দ্রষ্ট মাইমেস

ক্রমিক নম্বর: 133
মাইমেস নম্বর: ২৬৯
প্রতিষ্ঠানের নাম: ২৯৩) ডাকঘর টি স্টোর
মানিকের নাম: শ্রী: আব্দুল হাফিজ হোসেন খান
পিতা/স্বামীর নাম: মোঃ মাহবুব আলী
গ্রাম: তালুক কানুপুর
উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।
দেশের ধরন: বাংলাদেশ
তারিখ: ২০২২
এই প্রদানের পরিমাণ টাকা: ২০০/- (ক্যাশে: দুই শত টাকা)



স্বাক্ষরিত
চেয়ারম্যানের পক্ষের ড. ইনি

આવેક મિલિયન રૂાિ

મુદ્દા ૨૦૧૫ રૂાિ	આવેક મિલિયન	= ૨૦૦૦/-
બીજા ૨૫	"	= ૨૪૦૦/-
ત્રીજા ૨૫	"	= ૨૫૦૦/-
ચાલુ ૨૫	"	= ૨૦૦૦/-
બીજા ૨૫	"	= ૨૪૦૦/-
ત્રીજા ૨૫	"	= ૨૦૦૦/-
ચાલુ ૨૫	"	= ૨૦૦૦/-



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আনোয়ার হোসেন খান

Name: Md Anowar Hossain Khan

পিতা: মোঃ ছাদেক আলী খান

মাতা: মোছাঃ আনোয়ারা বেগম

Date of Birth: 16 Dec 1986

ID NO: 3213094734478

এ কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য
ব্যবহার করতে পারে। নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

স্থান: মাদার/বাসা: জামুন্নাগাঁও, জামুন্নাগাঁও, জামুন্নাগাঁও -
১৭৪১, পানবিলম্বা, পানবিলম্বা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৮/০৯/২০০৮





প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে যে, জনাবা, মোছাঃ আনোয়ারা বেগম গ্রামীণ ব্যাংক
তালুক কানপুর গোবিন্দগঞ্জ শাখার (৩) ম কেন্দ্রের সদস্য ছিলেন। তার ঋণী নং ১৪৮১।
গ্রুপ নং ৩ সে অত্র শাখার ১০-০৭-১৯৮৫ ইং তারিখে সদস্য হয়েছিলেন।

আমার জানা মতে তার স্বভাব চরিত্র ভাল।


৪.৪.৮৭
ন্যাশনাল ব্যাংক অফ ইন্ডিয়া (৩০৪৩১)
শাখা: গোবিন্দগঞ্জ
গ্রামীণ ব্যাংক
কানপুর-৩০০০০১ গোবিন্দগঞ্জ শাখা
মহেবাজা স্টোর



Thank You