



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : *Mudir Dukan***  
**Business Category: General Retail & Wholesale**



**Business Proposal collected by: Md. Rubel Rana, Assistant NU, Thakurgoan Sadar unit, Thakurgoan.**

**Business Proposal Prepared by: Naznin Akther**

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Ahsan Habib</i></b> Vill: Syedpur Moapara, Union: 19 no. Begunbari, Post: Danar hat, Upazila: Thakurgaon Sadar, District: Thakurgaon.
Age	:	29 years
Marital status	:	Married
Children	:	01 (One) Son and 01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Aleka Begum
(iii) Father's name	:	Md. Anwarul Haque
(iv) GB member's info	:	<i>Branch: Begunbari, Centre # 20/mo Loan no.: 1507, Member since 2013 First loan: Tk. 12,000 Existing loan: Nil, Last loan: Tk. 25,000</i>
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.)	:	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.)	:	<p>02 (Two) years experiences is running his own business. He started the business with BDT 220,000 (Two lac twenty thousand).</p> <p>He has 04 (Four) years working experience as an assistant in a local shop.</p>
Other Own/Family Sources of Income	:	His father's income from Agriculture. His 01 (One) brother's income from Govt. service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01797624490
NU's National ID No.	:	9419417334951
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Aleka Begum is a GB member since 2013  
at first she took GB loan BDT 12,000 (Twelve thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

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

Business Name	:	<b><i>Mudir Dukan</i></b>
Address/ Location	:	Syedpur, Thakurgaon.
Total Investment in BDT	:	Tk. 497,000
Financing	:	Self Tk. 347,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 12%
(ii) Estimated % of proposed gross profit margin	:	On an Average 12%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	6,000	156,000	1,872,000
Less: Cost of Sales/Products (B)	5,280	137,280	1,647,360
<b>Gross Profit (C) [C=(A-B)]</b>	<b>720</b>	<b>18,720</b>	<b>224,640</b>
<b>Less: Operating Cost:</b>			
Electricity bill		600	7,200
Shop Rent (self)			-
Mobile bill		500	6,000
Conveyance bill		3,000	36,000
Present Salary (Family & Self)		8,000	96,000
Other Cost (Stationary & Entertainment etc.)		2,000	24,000
<b>Non Cash Item:</b>			
Depreciation Expenses		224	2,690
<b>Total Operating Cost (D)</b>		<b>14,324</b>	<b>171,890</b>
<b>Net Profit (C-D):</b>		<b>4,396</b>	<b>52,750</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products ( grocery item, confectionary item, bakery item and soft drinks etc.)	Investment in products ( grocery item, confectionary item, bakery item and soft drinks etc.)	300,344	150,000	450,344
Investment in Machineries, Equipment & Tools (weight machine, bulb and fan etc.)		2,800		2,800
Cash in Hand		21,156		21,156
Decoration (fixture and fittings)		22,700		22,700
<b>Total Capital</b>		<b>347,000</b>	<b>150,000</b>	<b>497,000</b>



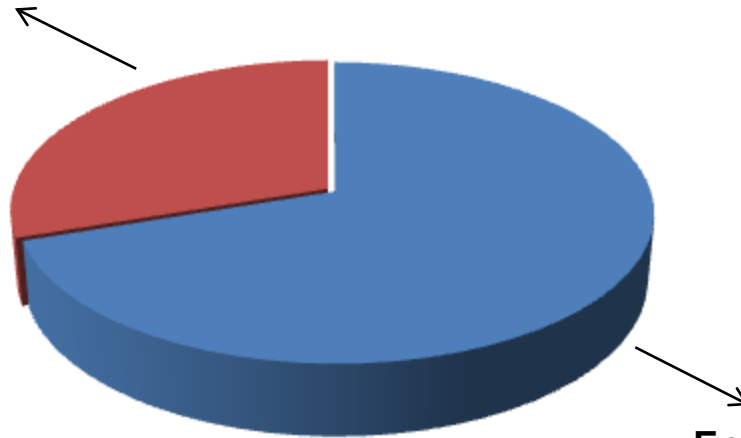
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 347,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 497,000

GTT's Investment  
30%



Entrepreneur's  
Contribution  
70%



# ***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)	8,400	218,400	2,620,800	9,660	251,160	3,013,920	10,819	281,299	3,375,590
Less: Cost of Sales/Products (B)	7,392	192,192	2,306,304	8,501	221,021	2,652,250	9,521	247,543	2,970,520
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,008</b>	<b>26,208</b>	<b>314,496</b>	<b>1,159</b>	<b>30,139</b>	<b>361,670</b>	<b>1,298</b>	<b>33,756</b>	<b>405,071</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		950	11,400		1,000	12,000
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		4,500	54,000		6,000	72,000		7,500	90,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		9,000	108,000		10,000	120,000		11,000	132,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Other Cost (stationary & Entertainment etc.)		2,450	29,400		2,650	31,800		2,750	33,000
<b>Non Cash Item:</b>									
Depreciation Expenses		224	2,690		224	2,690		224	2,690
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>18,854</b>	<b>219,770</b>	<b>-</b>	<b>21,704</b>	<b>260,450</b>	<b>-</b>	<b>24,354</b>	<b>292,250</b>
<b>Net Profit (C-D)</b>	<b>-</b>	<b>7,354</b>	<b>94,726</b>	<b>-</b>	<b>8,435</b>	<b>101,220</b>	<b>-</b>	<b>9,402</b>	<b>112,821</b>
<b>Retained Income</b>			<b>94,726</b>			<b>195,946</b>			<b>308,767</b>

**Notes:** 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>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,726	113,220	124,821
1.3	Depreciation Expenses	2,690	2,690	2,690
1.4	Opening Balance of Cash Surplus	21,156	88,572	132,482
	<b>Total Cash Inflow</b>	<b>274,572</b>	<b>204,482</b>	<b>259,993</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>88,572</b>	<b>132,482</b>	<b>187,993</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (father)  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Maintain books of record;
- Skilled and working experiences (06 years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 655,767 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 331<sup>st</sup> as Yunus Centre and 95<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on August 22, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures



















# বেঙ্গুনবাড়ী ইউনিয়ন পরিষদ কার্যালয়

736



ডাকঘর : বেঙ্গুনবাড়ী, উপজেলা ও জেলা : ঠাকুরগাঁও  
লাইসেন্স ফি আদায় রশিদ  
অর্থ বৎসর ২০১৮-২০১৭ ইং

## লাইসেন্স

বই নম্বর : ০৮/২০১৮  
 লাইসেন্স নম্বর : ৭৩৮/১৮  
 তারিখ : ০৮/০৮/১৮  
 লাইসেন্সধারীর নাম : হুমায়ুন কবীর  
 পিতা/স্বামীর নাম : হুমায়ুন কবীর  
 ঠিকানা : হুমায়ুন কবীর - মোঃ হুমায়ুন কবীর - হুমায়ুন কবীর  
 প্রতিষ্ঠানের নাম : হুমায়ুন কবীর  
 পেশার ধরণ : হুমায়ুন কবীর  
 ফি প্রদানের পরিমাণ টাকা : ২০০/-  
 তারিখ পর্যন্ত বৈধ্য।  
 প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা : হুমায়ুন কবীর  
 কথায় : হুমায়ুন কবীর  
 প্রদান করা হলো।  
 গালিয়ে যাবার জন্য এই লাইসেন্স

তারিখ : ০৮/০৮/১৮

০৮/০৮/১৮  
 চেয়ারম্যানের স্বাক্ষর  
 ১৯নং বেঙ্গুনবাড়ী  
 ঠাকুরগাঁও



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୪୮୮୧୨୦୨୫	—	୨୦୦୦୦
୪୮୮୧୨୦୨୪	—	୨୦୦୦୦
୪୮୮୧୨୦୨୩	—	୨୦୦୦
୪୮୮୧୨୦୨୨	—	୨୦୦୦
୪୮୮୧୨୦୨୧	—	୨୦୦୦
୪୮୮୧୨୦୨୦	—	୨୨୦୦୦



सुखी चोरी करीत नसता  
सुखी चोरी करीत नसता

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গ্রামীণ ব্যাংক

বেগুনবাড়ী ঠাকুরগাঁও শাখা

সহজ ঋণের পাশ বই

নাম ..... মোল্লহা

স্বাক্ষর নং ..... ১৩০৭

গ্রুপ নং ..... ৬

কেন্দ্র নং ..... ২০৯/৭

কেন্দ্রের নাম ..... মেম্বারশিপ

বই ইস্যুর তারিখ ..... ১৩/১১/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর ..... [Signature]



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

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নাম: শ্রী বাহার হোসেন  
পিতা: শ্রী বাহার হোসেন  
পিতা: শ্রী বাহার হোসেন  
তারিখ: ১৫ অক্টোবর ১৯৮৩  
Date of Birth: 15 Oct 1983  
ID NO: 9419417334951

**Thank You**