



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Orpon Kutir Shilpo
Business Category: General Retail & Wholesale



Business Proposal Identified by: Md.Aminul Islam Milon, Asst. NU, Shagata.Gaibandha
Business Proposal Prepared by: Md. Rayhan Sharif

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Sumon Chandra Vill: Shimul tair, Union: Bonarpara, Post: Bonarpara, Upazila: Ssghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Brothers and 02 (Two) Sisters.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Sree Moti Sovarani Late.Sree Haran Chandra <i>Branch: Bonarpara, Saghata, Centre # 56/mo</i> <i>Loan no.: 5383, Member since 02 October 2002</i> First loan: Tk. 2,000 Existing loan: Tk. 40,000, Outstanding loan: 8000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	Entrepreneur No Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Eight
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.)	:	8 (Eight) years experiences is running his own business. He started the business with BDT 30,000 (Thirty Thousand). He has 03 (Three) Years working experiences as an assistant from his Uncle's shop.
Other Own/Family Sources of Income	:	His younger brother's income from garments & other brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01771504522
NU's National ID No.	:	3218819444649
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sree Moti Sovarani is a GB member since 02 October 2002 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for purchasing goat and household repairing house & assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Orpon Kutir Shilpo</i>
Address/ Location	:	Bonarpara Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 199,000
Financing	:	Self Tk.139,000 (from existing business) Required Investment Tk.60,000(as equity)
Present salary/drawings from business	:	BDT 7000 (Seven thousand)
Proposed Salary	:	BDT 8000 (Eight 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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	3,000	84,000	1,008,000
Total income from sales (A)	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		500	6,000
Generator Bill		100	1,200
Shop rent (Self)		-	-
Night Guard Bill		50	600
Mobile bill		400	4,800
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		7,000	84,000
Other Cost (Stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		41	497
Total Operating Cost (D)		8,391	100,697
Net Profit (C-D):		4,209	50,504

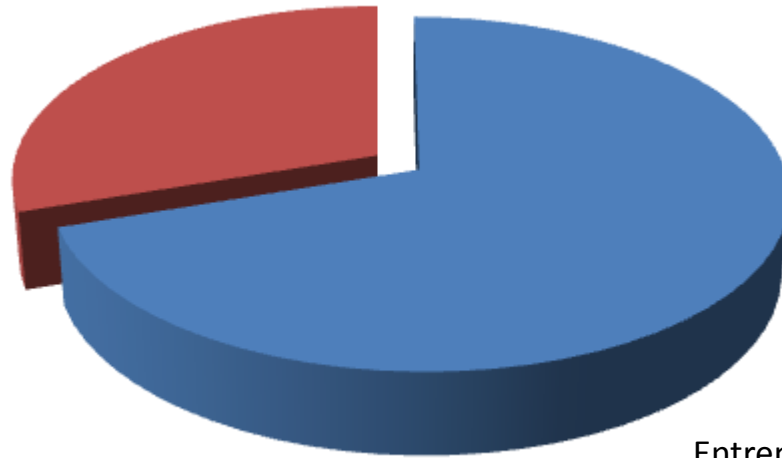
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of cottage industrial & plastic items etc.)	Investment in products (Different types of cottage industrial & plastic items etc.)	132,450	60,000	192,450
Investment in Machineries & Equipment (Fan-1,Light-3 etc.)		1,040	-	1,040
Debtors (Since January, 2016 to at present)		6,490		6,490
GB Loan Outstanding		(8,000)		(8,000)
Decoration		2,270		2,270
Cash in Hand		4,750	-	4,750
Total Capital		139,000	60,000	199,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 139,000
- GTT's Investment BDT 60,000
- Total Capital BDT 199,000

GTT's
Investment
30%



Entrepreneur's
Contribution
70%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. sales income from products	4,050	113,400	1,360,800	4,536	127,008	1,524,096	5,080	142,249	426,747
Total Estimated Sales (A)	4,050	113,400	1,360,800	4,536	127,008	1,524,096	5,080	142,249	426,747
Less: Cost of Sales / Products (B)	3,443	96,390	1,156,680	3,856	107,957	1,295,482	4,318	120,912	362,735
Gross Profit (C) [C=(A-B)]	608	17,010	204,120	680	19,051	228,614	762	21,337	64,012
Less: Operating Cost:									
Electricity bill		600	7,200		650	7,800		700	2,100
Generator Bill		100	1,200		100	1,200		100	300
Shop rent (Self)		-	-		-	-		-	-
Night Guard Bill		50	600		50	600		50	150
Mobile bill (SMS & Reporting)		700	8,400		900	10,800		1,100	3,300
Ownership Transfer Fee		500	4,500		500	6,000		500	1,500
Proposed Salary-(Family & Self)		8,000	96,000		8,500	102,000		9,000	27,000
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	3,000
Non Cash Item:									
Depreciation Expenses		41	497		41	497		55	166
Total Operating Cost (D)	-	10,591	125,597	-	11,541	138,497	-	12,505	37,516
Net Profit (C-D)	-	6,419	78,524	-	7,510	90,118	-	8,832	26,497

Notes: 1. Agreed Grace period: Three 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>SI #</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)	83,024	96,118	27,997
1.3	Depreciation Expenses	497	497	124
1.4	Opening Balance of Cash Surplus	4,750	61,270	121,884
	Total Cash Inflow	148,270	157,884	150,005
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	27,000	36,000	9,000
	Total Cash Outflow	87,000	36,000	9,000
3.0	Total Cash Surplus	61,270	121,884	141,005

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (8Yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 334,138 after 2 years & 3 months excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 386th as Yunus Centre and 114th In-house
Executive Social Business Design Lab
(GTT) on October 31, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures













স্টাল হল
সরকার | মোবাইল নম্বর: ১৭১১১১১১১১









১০নং বোনারপাড়া ইউনিয়ন পরিষদ

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

অর্থ বছর: ২০১৬-২০১৭

ট্রেড লাইসেন্স

বই নম্বর :৫২..... তারিখ : ২৬/০১/১৭ ইং

লাইসেন্স নম্বর :০৮.....

ব্যবসার নাম : অর্গান কুর্চি শিল্প ;

প্রোগ্রাইটরের নাম : শ্রী হুমায়ন চন্দ্র

পিতা/স্বামী : মুঃ হুমায়ন চন্দ্র


ঠিকানা : গ্রাম: বোনাড়া পাড়া ডাকঘর: বোনাড়া শাড়া
উপজেলা: সাঘাটা, জেলা: গাইবান্ধা।

পেশার ধরন : মুঃ হুমায়ন চন্দ্র

মেয়াদ : ৩০ শে জুন ২০১৭ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ৩০০/- টাকা (কথায় তিনশত টাকা মাত্র।)

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


 মোঃ আব্দুল কাদের খান
 চেয়ারম্যান-
 ১০নং বোনারপাড়া ইউনিয়ন পরিষদ
 সাঘাটা, গাইবান্ধা।

ମାସିକ ଆୟ

୦୧/୧୦/୧୬	-	୭୦୦୦	।	୨
୦୨/୧୦/୧୬	-	୨୫୦୦	।	୨
୦୩/୧୦/୧୬	-	୨୫୦୦	।	୨
୦୪/୧୦/୧୬	-	୭୨୦୦	।	୨
୦୫/୧୦/୧୬	-	୨୩୦୦	।	୨
୦୬/୧୦/୧୬	-	୨୫୦୦	।	୨
୦୭/୧୦/୧୬	-	୭୦୦୦	।	୨



গ্রামীণ ব্যাংক

বোম্বাই শাখা

সহজ ঋণের পাশ বই

নাম: মোহাম্মদ হানী

ঋণী নং: ৫৬৪৩

গ্রুপ নং: ০৫

কেন্দ্র নং: ৫৩৯

কেন্দ্রের নাম: বায়ত ২-১৫৫ '৯২'

বই ইস্যুর তারিখ: ১৮/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর: মোহাম্মদ



Thank You