



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Hena Varieties Store
Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Anamul Hak</i> Vill: Uttar Kathur, Union: 3 no Udakhali, Post: Udakhali, Upazila: Fulchori, District: Gaibandha.
Age	:	27 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (two) Brothers and 02 (two) 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	:	Eyaron Begum
(iii) Father's name	:	Md. Hasen Ali
(iv) GB member's info	:	<i>Branch: Udakhali, Fulchori. Centre # 20/Mo, Loan no.: 2114/1, Member since July 15, 2008. First loan: Tk. 4,000 Existing loan: Tk. 50,000. Outstanding: Tk. 35,700</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.)	:	04 (four) years experiences in this business, started the business with BDT 100,000 (one lac). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01834602304
NU's National ID No.	:	19883212171000056
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Eyaron Begum is a GB member since July 15, 2008 at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing 2 (two) cows, taking mortgage of 33 (thirty three) decimal land and cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hena Varieties Store</i>
Address/ Location	:	Kalir Bazar, Fulchori, Gaibandha.
Total Investment in BDT	:	Tk. 320,000
Financing	:	Self Tk. 170,000 (from existing business) Investor tk. 150,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 4,500 (Four thousand five hundred)
Proposed Salary	:	Taka 5,000 (Five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	From products 11%,
(ii) Estimated % of proposed gross profit margin	:	From products 11%,
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

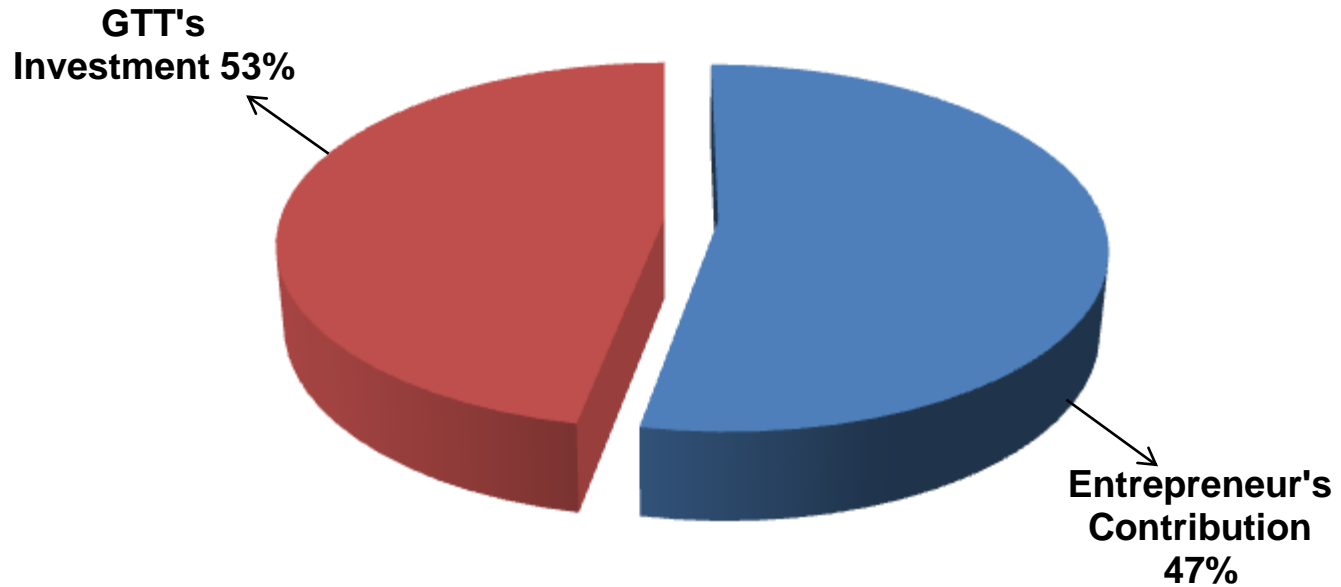
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,500	70,000	840,000
Less: Cost of Sales (B)	2,225	62,300	747,600
Gross Profit (C) [C=(A-B)]	275	7,700	92,400
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		180	2,160
Shop Rent		800	9,600
Night Guard bill		120	1,440
Mobile bill		200	2,400
Conveyance		500	6,000
Present Salary (Self)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		64	769
Total Operating Cost (D)		6,964	83,569
Net Profit (C-D):		736	8,831

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products(RFL products and home appliances)	RFL, Silver, Gift Item, Hardware items etc.	56,256	150,000	206,256
Cash in hand		675	-	675
Debtors		9,669	-	9,669
Creditors		(8,000)	-	(8,000)
Investment in Machinerries (weight machine, calculator & fan)		3,380	-	3,380
Decoration (Fixture & Fittings)		2,620	-	2,620
Advance for shop		105,400	-	105,400
Total Capital		170,000	150,000	320,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 170,000
- GTT's Investment BD 150,000
- Total Capital BDT 320,000



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 (A)	4,500	126,000	1,512,000	5,175	144,900	1,738,800	5,693	159,390	1,912,680
Less: Cost of Sales (B)	4,005	112,140	1,345,680	4,606	128,961	1,547,532	5,066	141,857	1,702,285
Gross Profit (C) [C=(A-B)]	495	13,860	166,320	569	15,939	191,268	626	17,533	210,395
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		500	6,000
Generator bill		180	2,160		230	2,760		230	2,760
Shop Rent		800	9,600		800	9,600		800	9,600
Night Guard bill		120	1,440		170	2,040		170	2,040
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		600	7,200
Conveyance		1,000	12,000		1,500	18,000		1,500	18,000
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		5,000	60,000		5,500	66,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		500	6,000		600	7,200		700	8,400
Non Cash Item:									
Depreciation Expenses		64	769		64	769		64	769
Total Operating Cost (D)	-	9,564	108,769	-	10,964	131,569	-	11,064	132,769
Net Profit (C-D):	-	4,296	57,551	-	4,975	59,699	-	6,469	77,626
Retained Income			57,551			117,250			194,876

Note: 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>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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	63,551	71,699	89,626
1.3	Depreciation Expenses	769	769	769
1.4	Opening Balance of Cash Surplus	-	28,320	28,788
	Total Cash Inflow	214,320	100,788	119,183
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	28,320	28,788	47,183

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name
- Trade license in his own name
- Maintain books of records
- Experience : 4 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 364,876 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;

Presented at 7th In-house Executive Social Business Design Lab
on June 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









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



নাম: মৌঃ এনামুল হক
Name: MD ANAMUL HAK
পিতা: মৌঃ হুসেন আলী
মাতা: মেহেঃ ইয়রন বেগম
Date of Birth: 01 Jan 1988
ID NO: 19883212171000056

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী কর্তৃক অন্য
কোনও পাত্রের সঙ্গে মিলিয়ে পেশী অধিনে অন্য কোনও অন্য অঙ্গেরে করা যাবে।
ঠিকানা: কাসা-মেসার্স: হুসেন এন এন এন, আমেরিকা উইল ক-৩৬, ডিএনসি
উপসর্গ - ০৭১০, মুন্সিগঞ্জ, পাইলস্বা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  প্রদানের তারিখ: ২৪.০০.২০১৩



Thank You