



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Nazrul Store
Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Nazrul Islam Vill: Taluk Upashu, Union: Kalyani, Post: Mahiganj, Upazila: Peergasa, District: Rangpur.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Daughter.
No. of siblings:	:	01 (One) Brother and 01 (One) Sister.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Nurjahan Begum
(iii) Father's name	:	Md. Kodom Ali
(iv) GB member's info	:	<i>Branch: Kalyani, Peergasa, Centre # 49/po,</i> <i>Loan no.: 6366, Member since November 22, 1998</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 20,000
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.)	:	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.)	:	10 (Ten) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01755343501
NU's National ID No.	:	8517347122827
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Kodom Ali is a GB member since November 22, 1998 at first he took GB loan BDT 3,000 (Three thousand).
- Gradually he took GB loan several times and utilized it for repairing house, cultivation purposes and assisting his son (entrepreneur) in existing business.
- Finally GB loan helped his to improve economic condition, livelihood and expanding the existing business of his son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Nazrul Store
Address/ Location	:	Nabdiganj Peergasa, Rangpur.
Total Investment in BDT	:	Tk. 350,000
Financing	:	Self Tk. 200,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 3,500 (Three Thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products (grocery & others) 15%
(ii) Estimated % of proposed gross profit margin	:	On products (grocery & others) 15% and Electronics item 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 (grocery and Others)	1,800	50,400	604,800
Total Income from Sales (A)	1,800	50,400	604,800
Less: Cost of sales of products (Product Purchase)	1,530	42,840	514,080
Total Cost of Sales (B)	1,530	42,840	514,080
Gross Profit (C) [C=(A-B)]	270	7,560	90,720
Less: Operating Cost:			
Electricity bill		750	9,000
Generator bill		150	1,800
Shop Rent		500	6,000
Mobile bill		300	3,600
Night Guard bill		90	1,080
Conveyance bill		300	3,600
Provision of bad Debt		15	178
Present Salary (Family & Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		737	8,849
Total Operating Cost (D)		6,142	73,707
Net Profit (C-D):		1,418	17,013

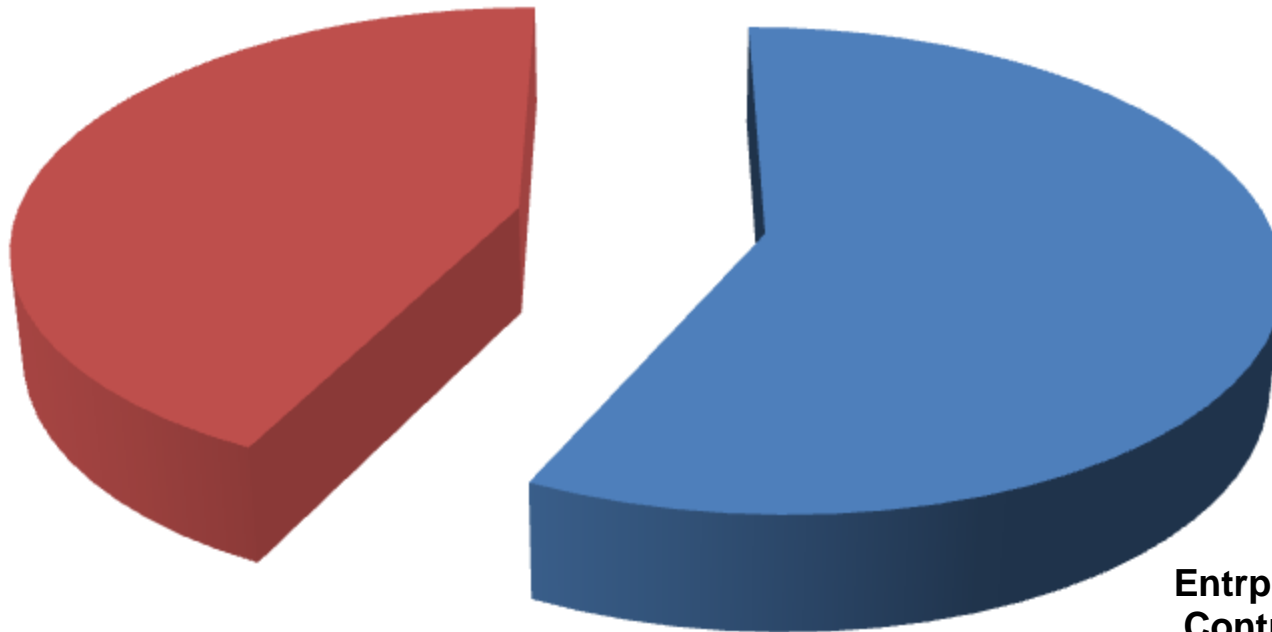
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, Confectionary item and Soft drinks etc)	grocery item, Confectionary item, Electronics item etc.	56,731	150,000	206,731
Investment in Machineries (Fan-1, Refrigerator-1, light, Electronics meter, weight balance set etc.)		42,274	-	42,274
Cash in hand		28,120	-	28,120
Advance for Shop		30,000	-	30,000
Debtors (Since September, 2015 to at Present)		17,800	-	17,800
Decoration (fixture and fittings)		25,075	-	25,075
Total Capital		200,000	150,000	350,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 200,000
- GTT's Investment BDT 150,000
- Total Capital BDT 350,000

**GTT's
Investment 43%**



**Entrepreneur's
Contribution
57%**

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 (grocery & Others)	2,800	78,402	940,827	3,220	90,163	1,081,951	3,542	99,179	1,190,146
Estimated sales income from Electronics item	300	8,400	100,800	345	9,660	115,920	383	10,723	128,671
Estimate Total Income from Sales (A)	3,100	86,802	1,041,627	3,565	99,823	1,197,871	3,925	109,901	1,318,817
Less: Cost of sales of products (Product Purchase)	2,380	66,642	799,703	2,737	76,638	919,658	3,011	84,302	1,011,624
Less: Cost of sales from Electronics item (Product purchase)	240	6,720	80,640	276	7,728	92,736	306	8,578	102,937
Total Cost of Sales (B)	2,620	73,362	880,343	3,013	84,366	1,012,394	3,317	92,880	1,114,561
Gross Profit (C) [C=(A-B)]	480	13,440	161,284	552	15,456	185,477	608	17,021	204,256
Less: Operating Cost:									
Electricity bill		950	11,400		1,050	12,600		1,100	13,200
Generator bill		150	1,800		180	2,160		180	2,160
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		700	8,400
Night Guard bill		90	1,080		120	1,440		120	1,440
Conveyance bill		500	6,000		500	6,000		800	9,600
Provision of bad Debt		15	178		15	178		15	178
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-(Family & Self)		3,500	42,000		4,000	48,000		4,000	48,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		737	8,849		737	8,849		737	8,849
Total Operating Cost (D)	-	8,542	96,507	-	9,402	112,827	-	10,052	120,627
Net Profit (C-D):	-	4,898	64,777	-	6,054	72,650	-	6,969	83,630
Retained Income			64,777			137,427			221,057

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	70,777	84,650	95,630
1.3	Depreciation Expenses	8,849	8,849	8,849
1.4	Opening Balance of Cash Surplus	-	43,626	65,125
	Total Cash Inflow	229,626	137,125	169,603
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	43,626	65,125	97,603

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father);
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (10yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- No similar shop around his locality;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 421,057 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 15th In-house Executive Social Business Design Lab
On October 05, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





Kurman
SANTAL

100%
RANO
MILK

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DAIRY MILK
CHOCOBERRY

HELLO KITTY





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ নজরুল ইসলাম

Name: Md Nazrul Islam

পিতা: মোঃ কদম আলী

মাতা: মোছাঃ নুরজাহান বেগম

Date of Birth: 15 Jan 1988

ID NO: 8517347122827

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

ঠিকানা: গ্রাম/রাস্তা: তালুক উপাণ্ড, ডাকঘর: মাহিগঞ্জ - ৫৪৫০, পীরগাছা, রংপুর

mlawo

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১০/০৭/২০০৮



১ নং কল্যাণী ইউনিয়ন পরিষদ কার্যালয়

ইউপি ফরম-১০

পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৪/২০২৫

লাইসেন্স

২৪১/২৪-১৫ ইউনিয়ন পরিষদ

নম্বর 958

বাগসাতা থানা/ উপজেলা

বর্ষ নম্বর

চাঁদা জেলা

লাইসেন্স নম্বর : ২৪১/২৪-১৫

লাইসেন্সধারীর নাম : মোঃ মদন ফকির

পিতা/ স্বামীর নাম : মোঃ মোঃ মদন হোসেন

ঠিকানা : বকসাতা চাঁদা উপজেলা চাঁদা

পেশার ধরন : দোকান

তারিখ পর্যন্ত বৈধ : ২০২৪/২০২৫

ফি প্রদানের পরিমাণ টাকা (কথায়) : ৳ ২০০ (দুইশত)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা... চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

মুহুর

চেয়ারম্যানের দস্তখত

মোঃ মদন ফকির

চেয়ারম্যান

১ নং কল্যাণী ইউনিয়ন পরিষদ

তারিখ : ১৭/১০/২৪

আরডিপি-২১, এলজিইডি, ইউপি আর্থিক ব্যবস্থাপনা নির্দেশিকা



Thank You