



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name* : **Maaer Doa Store**

*Business Category*: **General, retail & Wholesale**



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

Name and address	:	<b><i>Md. Mojaffor Hosain</i></b> Vill: Dhumnia (dighipara), Union: 3 no. Dhontola, Post: Lahiri, Upazila: Baliadangi, District: Thakurgaon.
Age	:	26 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (one) Sister & 03 (three) Brothers.
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. Khairun Nesa
(iii) Father's name	:	Md. Abdus Sobhan
(iv) GB member's info	:	<i>Branch: Charol, Baliadangi, Centre # 09/mo,</i> <i>Loan no.: 8359, Member since June 01, 2005.</i> First loan: Tk. 5,000 Existing loan: Tk. 50,000, Outstanding loan: Tk. 33,500
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Degree (pass)
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>10 (ten) years experience is running his own business. He started the business with BDT 130,000 (one lac thirty Thousand).</p> <p>He has taken 06 (six) months training on land service from moynamoti Training Centre (Baliadangi). He has taken 06 (six) months training on Computer course from Baliadangi.</p>
Other Own/Family Sources of Income	:	His father's and brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01724679615
NU's National ID No.	:	9410863591526
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Khairun Nesa is a GB member since June 01, 2005 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Maaer Doa Store</i></b>
Address/ Location	:	Lahiri Bazar, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 668,000
Financing	:	Self Tk. 468,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,500 (Five Thousand five hundred)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%
(ii) Estimated % of proposed gross profit margin	:	On products 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

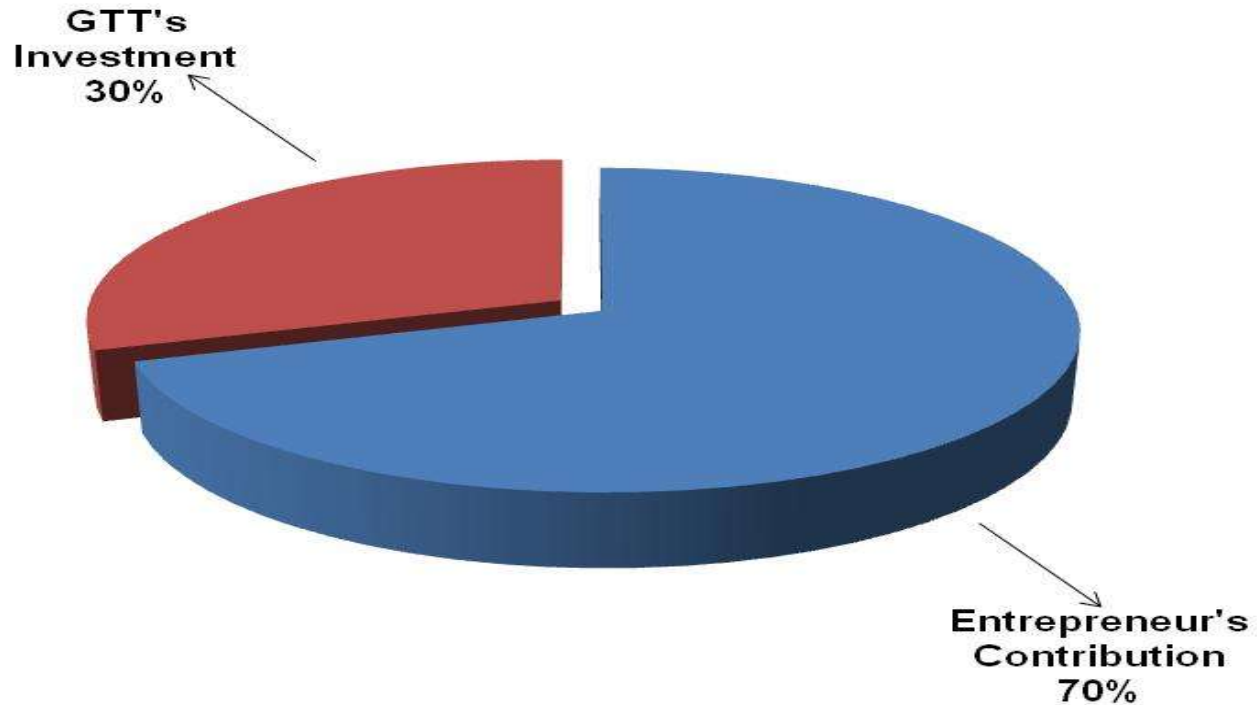
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (wholesale &amp; retail) (A)</b>	<b>5,000</b>	<b>140,000</b>	<b>1,680,000</b>
<b>Less: Cost of sales of products (B)</b>	<b>4,500</b>	<b>126,000</b>	<b>1,512,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>500</b>	<b>14,000</b>	<b>168,000</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		500	6,000
Generator bill		100	1,200
Shop Rent (self)		-	-
Night Guard bill		100	1,200
Mobile bill		300	3,600
Provision of bad debt		8	96
Present Salary (Self)		5,500	66,000
Present Salary (Assistant-brother)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		600	7,200
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		231	2,778
<b><i>Total Operating Cost (D)</i></b>		<b>8,839</b>	<b>106,074</b>
<b>Net Profit (C-D):</b>		<b>5,161</b>	<b>61,927</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 (powder, face cream, face wash, lip stick, hair oil, money bag, ladies bag, hair clip, ear ring, soap, jewellery item, rope, electrical products and stationary item etc)	Cosmetics item, electrical products, umbrella, bags and stationary item etc	421,506	200,000	621,506
Investment in Machinerries (digital scale, calculator, bulb and fan etc.)		5,850		5,850
Cash in hand		13,644		13,644
Debtors (since October, 2015 to at present)		9,600		9,600
Creditors (since October, 2015 to at present)		(18,100)		(18,100)
GB Loan Outstanding		(33,500)		(33,500)
Decoration ( fixture and fittings)		19,000		19,000
Investment in Shop		50,000		50,000
<b>Total Capital</b>		<b>468,000</b>	<b>200,000</b>	<b>668,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 468,000
- GTT's Investment BDT 200,000
- Total Capital BDT 668,000





# ***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
<b>Estimated sales income from products (wholesale &amp; retail) (A)</b>	6,500	182,000	2,184,000	7,475	209,300	2,511,600	7,998	223,951	2,687,412
<b>Less: Cost of sales of products (B)</b>	5,850	163,800	1,965,600	6,728	188,370	2,260,440	7,198	201,556	2,418,671
<b>Gross Profit (C) [C=(A-B)]</b>	650	18,200	218,400	748	20,930	251,160	800	22,395	268,741
<b><i>Less: Operating Cost:</i></b>									
Electricity bill		600	7,200		700	8,400		700	8,400
Generator bill		100	1,200		150	1,800		150	1,800
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		600	7,200		650	7,800		650	7,800
Provision of bad debt		8	96		8	96		8	96
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self)		6,000	72,000		7,000	84,000		7,500	90,000
Proposed Salary (Assistant-brother)		1,500	18,000		2,000	24,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,100	13,200
<b><i>Non Cash Item:</i></b>									
Depreciation Expenses		231	2,778		231	2,778		231	2,778
<b>Total Operating Cost (D)</b>	-	11,173	126,074	-	13,123	157,474	-	14,323	171,874
<b>Net Profit (C-D):</b>	-	7,027	92,327	-	7,807	93,687	-	8,072	96,868
<b>Retained Income</b>			92,327			186,013			282,881

**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.)**

<i>Sl #</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	100,327	109,687	112,868
1.3	Depreciation Expenses	2,778	2,778	2,778
1.4	Opening Balance of Cash Surplus	-	21,604	38,068
	<b>Total Cash Inflow</b>	<b>303,104</b>	<b>134,068</b>	<b>153,713</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	GB Loan Outstanding	33,500		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>281,500</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>21,604</b>	<b>38,068</b>	<b>57,713</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (brother)  
Others (beyond family): 0  
Future employment: 0
- Ownership of business in his own name
- Trade License in his own name;
- He has institutional training;
- Maintain books of record;
- Skilled and working experiences (10yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Regular Basis);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 750,881 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 16<sup>th</sup> In-house Executive Social Business Design Lab  
On October 11, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures



Text on a red pillar, possibly a shop name or address in a local script.

ETADDE



ড্রেড লাইসেন্স

২নং চাড়োল ইউনিয়ন পরিষদ কার্যালয়

উপজেলা : বালিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

অর্থ বৎসর : ২০১২-২০১৩

517

ক্রমিক নং-

২৪/৩/১৫

বহি নং-০৬

০১৪

তারিখ

লাইসেন্স নং

লাইসেন্সধারীর নাম :

শ্রীমান শ্রীমান শ্রীমান

পিতা/স্বামীর নাম :

শ্রীমান শ্রীমান শ্রীমান

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ডাকঘর :

শ্রীমান শ্রীমান

উপজেলা : বালিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

দেশের ধরণ :

কৃষক/স্বামী

ফি প্রদানের পরিমাণ :

২০০০/-

কথায় :

দুই হাজার টাকা

টাকা

প্রাপ্ত হয়ে তার ব্যবসা/কৃষ্টি/পেশা :

কৃষক/স্বামী

তারিখ পর্যন্ত বৈধ।

জন্য এই লাইসেন্স প্রদান করা হইল।

Signature and stamp of the authority.

উই.সি.ফর্ম-১৩

সেপ্টেম্বর - ২০১২

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**Thank You**