



Grameen Telecom Trust  
Building Social Business

Proposed NU Business Name : **Alongkar Jewellers and Store**  
Business Category: **Clothing Footwear & Apparels**



Business Proposal Prepared & Verified by: **Mohammed Anwar Hossain**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Anondo Debnath</b> Vill: Bolorampur, Union: Doraj Hat, Post: Mathavanga, Upazila: Bagarpara, District: Jessore
Age	:	33 Years
Marital status	:	Married
Children	:	01 (one) Daughter
No. of siblings:	:	01 (one) Brother & 03 (three) 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	:	Gouri Rani Debnath
(iii) Father's name	:	Kartik Chandra Debnath
(iv) GB member's info	:	<i>Branch: Bolorampur, Centre # 01/Mo,</i> <i>Loan no.: 1846/2, Member since 2008,</i> First loan: Tk. 5,000 Existing loan: Tk. 50,000, Outstanding loan: Tk. 50,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	Class eight
Present Occupation (Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any hand-on training, formal training, working experience as an apprentice etc.)	:	At first Entrepreneur was an assistant of this business and 8 (eight) ago he has purchased the business from his owner. Last 8 (eight) years entrepreneur is running the business successfully and he started the business with only Tk. 100,000. : He has no formal training (5 years).
Other Own/Family Sources of Income	:	His another income from cultivation.
Other Own/Family Sources of Liabilities	:	No
NU's Contact No.	:	01917721797
NU's National ID No.	:	4110928813370
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Gouri Rani Debnath is a GB member since 2008 at first she took GB loan BDT 5,000.
- Successively several times she utilized GB loan by assisting her son in business and purchasing cow.
- Finally GB loan helped her to improve economic condition, livelihood.

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

Business Name	:	<b><i>Alongkar Jewellers and Store</i></b>
Address/ Location	:	Satiantola Bazar, Bagarpara, Jessore
Total Investment in BDT	:	Tk. <b>404,000</b>
Financing	:	Self Tk. <b>304,000</b> (from existing business) Required Investment Tk. <b>100,000</b> (as equity)
Present salary/drawings from business (estimates)	:	Taka <b>5,000 (Five Thousand)</b>
Proposed Salary		Taka <b>6,000 (Six Thousand)</b>
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an products 20% & Servicing 70%
(ii) Estimated % of proposed gross profit margin	:	On an products 20% & Servicing 70%
(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	2,500	70,000	840,000
Income from servicing	100	2,800	33,600
<b>Total Sales income (A)</b>	<b>2,600</b>	<b>72,800</b>	<b>873,600</b>
<b>Less: Cost of sales</b>			
Less: Cost of sales of products	2,000	56,000	672,000
Less: Cost of servicing	30	840	10,080
<b>Less: Total cost of Sales &amp; servicing (B)</b>	<b>2,030</b>	<b>56,840</b>	<b>682,080</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>570</b>	<b>15,960</b>	<b>191,520</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Generator bill		150	1,800
Shop Rent		600	7,200
Mobile bill		600	7,200
Night Guard bill		100	1,200
Conveyance		500	6,000
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		600	7,200
<b>Non Cash Item:</b>			
Depreciation Expenses		298	3,580
<b>Total Operating Cost (D)</b>		<b>8,048</b>	<b>96,580</b>
<b>Net Profit (C-D):</b>		<b>7,912</b>	<b>94,940</b>

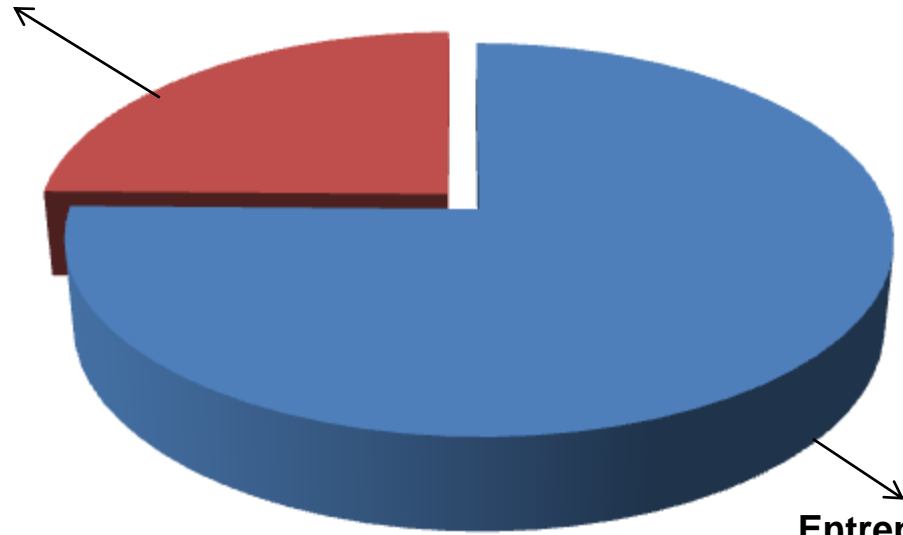
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (jewellery items, Gold, Silver & Stone etc)	Gold, Silver & stone	306,400	100,000	406,400
Investment in Machineries (weight machine, weight balance, polish machine, touchstone, bulb and fan etc.)		9,200	-	9,200
Cash in hand		15,000	-	15,000
Debtors (September 01, 2015 to at present)		31,400	-	31,400
Creditors (September 01, 2015 to at present)		(105,000)	-	(105,000)
Decoration (fixture and fittings)		22,000	-	22,000
Advance for Shop		25,000	-	25,000
<b>Total Capital</b>		<b>304,000</b>	<b>100,000</b>	<b>404,000</b>

# *SOURCE OF FINANCE*

- Entrepreneur's Contribution BDT 304,000
- GTT's Investment BDT 100,000
- Total Capital BDT 404,000

GTT's  
Investment  
25%



Entrepreneur's  
Contribution  
75%



# ***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	4,000	112,000	1,344,000	4,600	128,800	1,545,600	4,830	135,240	1,622,880
Estimated income from servicing	130	3,640	43,680	150	4,186	50,232	157	4,395	52,744
<b>Total estimated Sales income (A)</b>	<b>4,130</b>	<b>115,640</b>	<b>1,387,680</b>	<b>4,750</b>	<b>132,986</b>	<b>1,595,832</b>	<b>4,987</b>	<b>139,635</b>	<b>1,675,624</b>
<b>Less: Cost of Sales &amp; servicing</b>									
Less: Cost of sales of products	3,200	89,600	1,075,200	3,680	103,040	1,236,480	3,864	108,192	1,298,304
Less: Cost of servicing	39	1,092	13,104	45	1,256	15,070	47	1,319	15,823
<b>Less: Total cost of Sales &amp; servicing (B)</b>	<b>3,239</b>	<b>90,692</b>	<b>1,088,304</b>	<b>3,725</b>	<b>104,296</b>	<b>1,251,550</b>	<b>3,911</b>	<b>109,511</b>	<b>1,314,127</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>891</b>	<b>24,948</b>	<b>299,376</b>	<b>1,025</b>	<b>28,690</b>	<b>344,282</b>	<b>1,076</b>	<b>30,125</b>	<b>361,497</b>
<b>Less: Operating Cost:</b>									
Electricity bill		300	3,600		400	4,800		450	5,400
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		600	7,200		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		100	1,200		130	1,560		130	1,560
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		7,500	90,000
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		298	3,580		298	3,580		298	3,580
<b>Total Operating Cost (D)</b>	-	<b>10,965</b>	<b>127,580</b>	-	<b>13,045</b>	<b>156,540</b>	-	<b>14,295</b>	<b>171,540</b>
<b>Net Profit (C-D):</b>	-	<b>13,983</b>	<b>171,796</b>	-	<b>15,645</b>	<b>187,742</b>	-	<b>15,830</b>	<b>189,957</b>
<b>Retained Income</b>			<b>171,796</b>			<b>359,538</b>			<b>549,495</b>

**Notes: 2. Agreed Grace period:** Six months

**3. 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.)***

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	175,796	195,742	197,957
1.3	Depreciation Expenses	3,580	3,580	3,580
1.4	Opening Balance of Cash Surplus	-	155,376	306,698
	<b>Total Cash Inflow</b>	<b>279,376</b>	<b>354,698</b>	<b>508,235</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase and Decoration	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>155,376</b>	<b>306,698</b>	<b>460,235</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family):0
- Future employment: 0
- Trade license of business in his own name
- Skilled & working experience : 13 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 853,495 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition.

Presented at 151<sup>st</sup> as Yunus Centre and 26<sup>th</sup> In-house Executive  
Social Business Design Lab  
on December 14, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures











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**Thank You**