



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **M/S Sojib Fhal Vandar***

*Business Category: **General Retail & Wholesale***



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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sadip Kumar Ghosh Vill: Jharaborsha, Union: 06 no. Ghuridoho, Post: Dakbangla bazar, Upazila: Saghata, District: Gaibandha.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Son & 01 (One) Daughter
No. of siblings:	:	02 (Two) Sisters and 02 (Two) 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	:	Gouri Rani
(iii) Father's name	:	Horipath Chandra Gosh
(iv) GB member's info	:	<i>Branch: Saghata, Centre # 33/mo,</i> <i>Loan no.:4371, Member from December 10, 2000</i> First loan: Tk. 4,000 Existing loan: Tk. 100,000, Outstanding loan: Tk. 50,080.
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's elder brother
(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 Six
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from seasonal stock business (Jute, paddy etc.)
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>Last 20 (Twenty) years entrepreneur is running his own business successfully. He started the business with BDT 500 (Five hundred).</p> <p>He has on hand training. In addition to he has purchased 4 bhiga land from the benefit of this business.</p>
Other Own/Family Sources of Income	:	He brother's income from business and father's income from cattle farm.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01739950668
NU's National ID No.	:	3218828332350
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Gouri Rani is a GB member from December 10, 2000 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation, land and cow purchasing.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>MS Sojib Fhal Vandar</i>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 470,000
Financing	:	Self Tk. 370,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10%
(ii) Estimated % of proposed gross profit margin	:	On an average 10%
(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 (Different types of fruits & confectionary) (A)	9,500	266,000	3,192,000
Total Sales (A)	9,500	266,000	3,192,000
Less: Cost of Sales			
Cost of products	8,550	239,400	2,872,800
Total Cost of Sales (B)	8,550	239,400	2,872,800
Gross Profit (C) [C=(A-B)]	950	26,600	319,200
Less: Operating Cost:			
Electricity bill		600	7,200
Shop Rent included 2 godown		1,700	20,400
Night Guard bill		100	1,200
Mobile bill		600	7,200
Conveyance		3,000	36,000
Provision of bad Debt		28	341
Present Salary (Self & family)		6,000	72,000
Present Salary (Assistant-02)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,400	16,800
Non Cash Item:			
Depreciation Expenses		328	3,940
Total Operating Cost (D)		18,757	225,081
Net Profit (C-D):		7,843	94,119

PRESENT & PROPOSED INVESTMENT BREAKDOWN

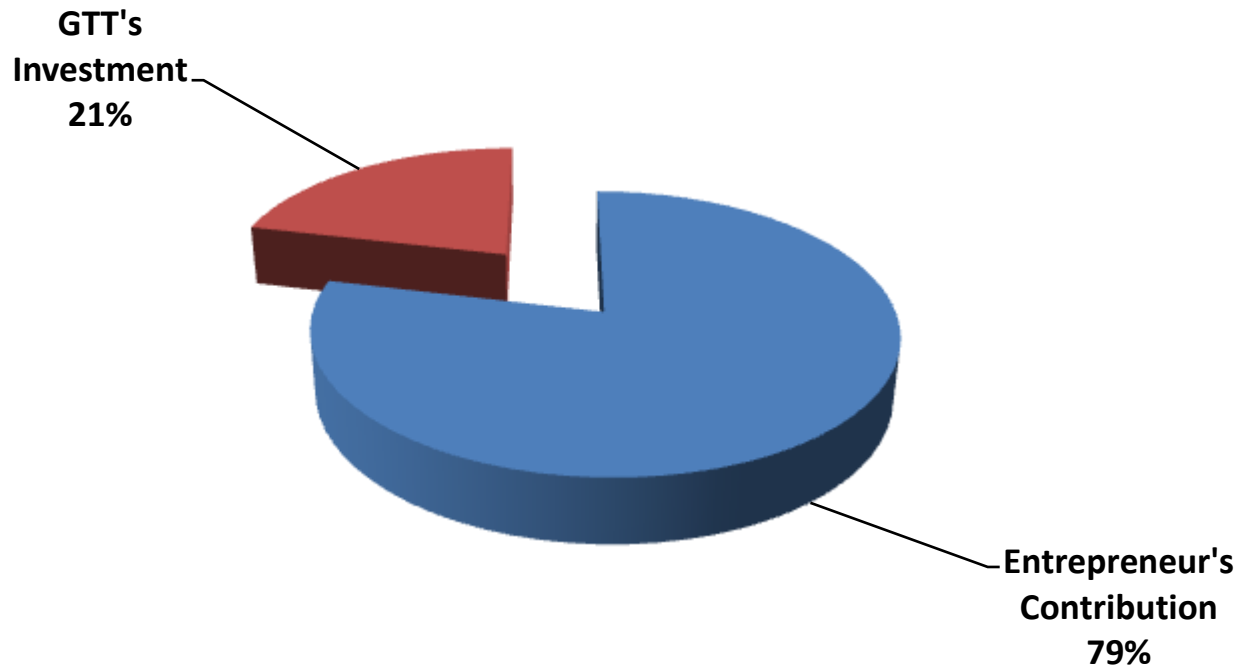
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Apple, Orange, Malta, Banana, Biscuit, Juice, Egg, Grapes etc.)	Investment in products (Apple, Orange, Malta, Banana, Biscuit, Juice, Egg, Grapes etc.)	52,500	30,000	82,500
Investment in two Banana Garden- four bigha land (1,400 hundred banana tree)	Banana Garden	100,000	70,000	170,000
Investment in Machineries & equipment (Deep Fridge-1, Weight Balance, Solar set-1, Bulb, Fan etc.)		19,000	-	19,000
Cash in hand		7,500	-	7,500
Debtors (Since October, 2015 to at present)		34,100	-	34,100
Creditors (Since October, 2015 to at present)		(14,000)	-	(14,000)
Decoration (fixture and fittings)		10,900	-	10,900
Advance for Shop		160,000	-	160,000
Total Capital		370,000	100,000	470,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 370,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 470,000



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 (Different types of fruits & confectionary) (A)	13,300	372,400	4,468,800	15,694	439,432	5,273,184	16,950	474,587	5,695,039
Total Sales (A)	13,300	372,400	4,468,800	15,694	439,432	5,273,184	16,950	474,587	5,695,039
Cost of products	11,970	335,160	4,021,920	14,125	395,489	4,745,866	15,255	427,128	5,125,535
Total Cost of Sales (B)	11,970	335,160	4,021,920	14,125	395,489	4,745,866	15,255	427,128	5,125,535
Gross Profit (C) [C=(A-B)]	1,330	37,240	446,880	1,569	43,943	527,318	1,695	47,459	569,504
Less: Operating Cost:									
Electricity bill		700	8,400		750	8,996		800	9,595
Shop Rent included 2 godown		1,700	20,400		1,700	20,400		1,700	20,400
Night Guard bill		100	1,200		120	1,440		150	1,800
Mobile bill (SMS & Reporting)		900	10,800		945	11,340		945	11,340
Conveyance		4,000	47,999		4,200	50,399		4,410	52,919
Provision of bad Debt		28	341		28	341		28	341
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		6,000	72,000		7,000	83,995		7,500	89,994
Proposed Salary (Assistant-02)		5,000	60,000		5,833	69,996		6,666	79,991
Bank Charge (DD, PO, SC)		80	960		90	1,080		100	1,199
Other Cost (stationary & Entertainment etc.)		1,600	19,199		1,700	20,399		1,800	21,598
Non Cash Item:									
Depreciation Expenses		328	3,940		328	3,940		328	3,940
Total Operating Cost (D)	-	21,103	249,238	-	23,360	280,326	-	25,093	301,117
Net Profit (C-D):	-	16,137	197,642	-	20,583	246,993	-	22,366	268,386
Retained Income			197,642			444,634			713,021

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	201,642	254,993	276,386
1.3	Depreciation Expenses	3,940	3,940	3,940
1.4	Opening Balance of Cash Surplus	-	181,582	392,514
	Total Cash Inflow	305,582	440,514	672,841
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	181,582	392,514	624,841

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 02
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (20 yrs);

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Increase of demand
- The Capital of the entrepreneur will be BDT 1083,021 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Flood;
- Cyclone.

**Presented at 155th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 22, 2015 at Grameen Telecom Trust
Premises**

Thank you

Pictures





































ইউপি ফর্ম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসরঃ ২০১৫-২০১৬ইং

উড লাইসেন্স

৬নং ঘুড়িদহ ইউনিয়ন পরিষদ

ডাকঘরঃ ডাকবাংলা বাজার,
উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

বই নম্বর : ০২ তারিখঃ ০৭/০১/২০১৬

লাইসেন্স নং : ৫৫

প্রতিষ্ঠানের নাম : রেয়ারী - হাবিব রহমান সরকার

লাইসেন্স ধারীর নাম : মুর্শ্বীক চন্দ্র হোসেন

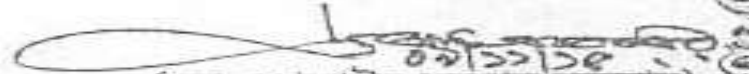
পিতা/স্বামী/প্রো : হাবিবুল হক চন্দ্র হোসেন

ঠিকানা : গ্রামঃ রেয়ারী ইউনিয়নঃ ঘুড়িদহ, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা

পেশার ধরণঃ কৃষক/বি.এ.এন.সি।

মেয়াদঃ ৩০ জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ : ২০০/- টাকা (কথায়) দুইশত টাকা মাত্র।
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।


(মোঃ আতাউর রহমান সরকার)
চেয়ারম্যান
৬নং ঘুড়িদহ ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



গ্রামীণ ব্যাংক.

সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম: মোতি

বই নং: ৪৬৭১

ফর্ম নং: ০৮

কেন্দ্র নং: ৩৩/২৫

কেন্দ্রের নাম: কাঁচা বদরপুর/২৫

বই ইস্যুর তারিখ: ০৭/০১/১৮

শাখা ব্যবস্থাপকের স্বাক্ষর: [Signature]



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



স্বপীল

নাম: স্বপীল কুমার ঘোষ
Name: Sadip Kumar Ghosh

পিতা: হরিপদ চন্দ্র ঘোষ

মাতা: গৌরি রানী

Date of Birth: 11 Apr 1984

ID NO: 3218828332350

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

ঠিকানা: গ্রাম/রাস্তা: কাঁচা বদরপুর, ডাকঘর: ডাকবাংলা বাজার - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: [Signature] প্রদানের তারিখ: ১১/০৯/২০০৮





Thank You