



Grameen Telecom Trust
Building Social Business

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



Project Identified by: Dhonshore Kumar Mhantho, Asst.officer kurigram
Business Proposal Prepared by: Md Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Rakibul hasan Vill: valur khamar, Union: durgapur, Post: Chondijan, Upazila: Ulipur, District: Kurigram.
Age	:	19 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brothers & 01 (One) Sister
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. Rabya Khatun
(iii) Father's name	:	Amin Miah
(iv) GB member's info	:	<i>Branch: Durgapur, Kurigram, Centre #</i> <i>Loan no.: 9506, Member since January 01, 2011</i> First loan: Tk. 5,000 Existing loan: 29,500.Outstanding Loan : 23374
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 Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	3(Three) years experience is running his own business. He started the business only with Tk. 15,000 (Ten thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's Income From Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01757687305
NU's National ID No.	:	19974919450103599
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rabya Khaton is a GB Member since January 01. 2011 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rakib Store</i>
Address/ Location	:	Valur khamar, durgapur, Ulipur, Kurigram.
Total Investment in BDT	:	Tk. 58800.
Financing	:	Self Tk. 38800 (from existing business) Required Investment Tk. 20,000 (as equity)
Present salary/drawings from business	:	Taka 1.300 (Five thousand)
Proposed Salary (estimates)	:	Taka 1,500 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%.
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	700	19,600	235,200
Less: Cost of Sales / Products	560	15,680	188,160
Gross Profit (C) [C=(A-B)]	140	3,920	47,040
Less: Operating Cost:			
Mobile bill		100	1,200
Ownership Transfer Fee			
Electricity Bill		100	1,200
Present Salary (Family & Self)		1,300	15,600
Other Cost (Stationary & Entertainment etc.)		250	3,000
Depreciation Expenses		157	1,885
Total Operating Cost (D)		1,914	22,972
Net Profit (C-D):		2,006	24,068

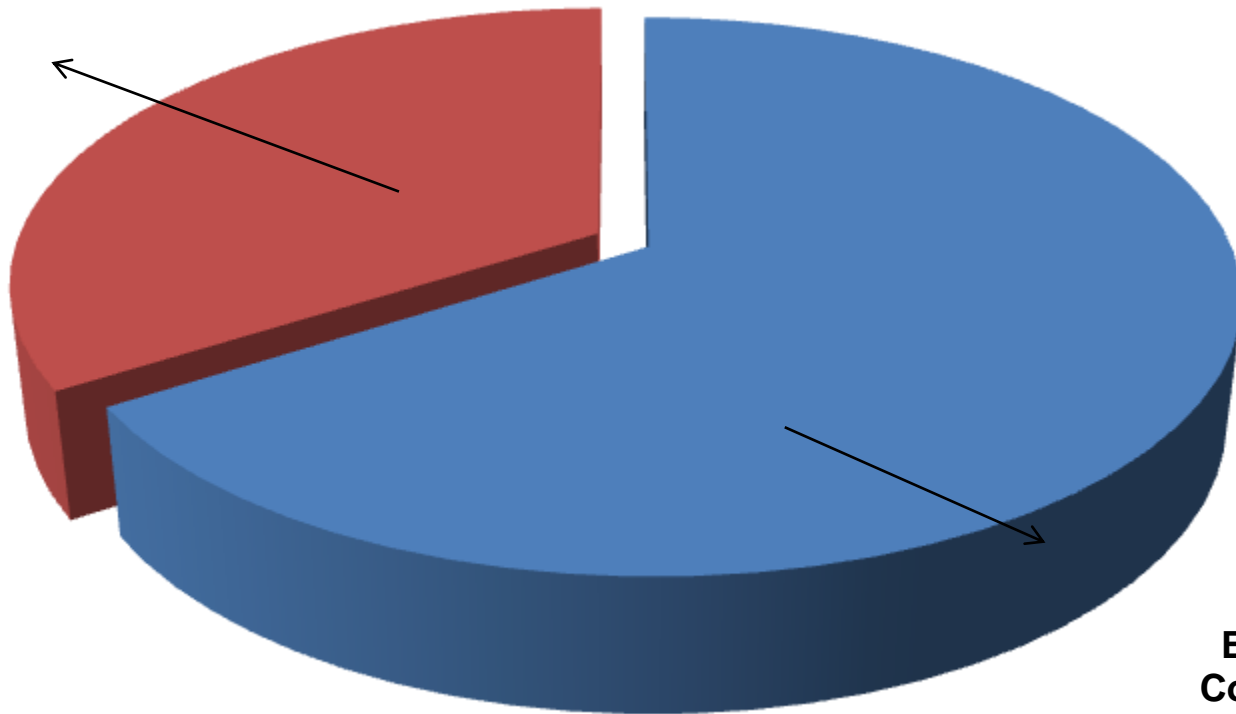
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Pan, cigarette, Bread, Biscuits and Confectionary item etc)	Investment in products (Oil, Salt, Soap, Sugar and Confectionary Item etc)	10,600	20,000	30,600
Infrastructure		14,000		14,000
Investment in Equipment & Tools (light, weight machine and weight balance etc.)		1,500		1,500
Cash in Hand		1,400		1,400
Debtors (Since January, 2016 to at present)		8,700		8,700
Decoration (Furniture, fixture and fittings)		2,600		2,600
Total Capital		38,800	20,000	58,800

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 38,800
- GTT's Investment BDT 20,000
- Total Capital BDT 58,800

**GTT's Investment
34%**



**Entrepreneur's
Contribution 66%**

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)	1,000	28,000	336,000	1,100	30,800	369,600	1,210	33,880	406,560
Less: Cost of Sales / Products (B)	800	22,400	268,800	880	24,640	295,680	968	27,104	325,248
Gross Profit (C) [C=(A-B)]	200	5,600	67,200	220	6,160	73,920	242	6,776	81,312
Less: Operating Cost:									
Mobile bill (SMS & Reporting)		200	2,400		250	3,000		270	3,240
Ownership Transfer Fee		133	800		133	1,600		133	1,600
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
		150	1,800		200	2,400		250	3,000
Proposed Salary-(Family & Self)		1,500	18,000		1,700	20,400		1,900	22,800
Other Cost (stationary & Entertainment etc.)		350	4,200		400	4,800		450	5,400
Depreciation Expenses		157	1,885		157	1,885		157	1,885
Total Operating Cost (D)	-	2,543	29,442	-	2,893	34,712	-	3,213	38,552
Net Profit (C-D)	-	3,057	37,758	-	3,267	39,208	-	3,563	42,760
Retained Income			37,758			76,966			119,726

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	20,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	38,558	40,808	44,360
1.3	Depreciation Expenses	1,885	1,885	1,885
1.4	Opening Balance of Cash Surplus	-	35,643	68,736
	Total Cash Inflow	60,443	78,336	114,981
2.0	Cash Outflow			
2.1	Product Purchase	20,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	4,800	9,600	9,600
	Total Cash Outflow	24,800	9,600	9,600
3.0	Total Cash Surplus	35,643	68,736	105,381

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family:
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name;
- Trade license of business in his own name
- He has on hand training;
- Maintain books of record
- Skilled and working experience : 3 Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 158126 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 194th as Yunus Centre and 45th In-house Executive Social Business Design Lab (GTT) on February 25, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







গণপ্রজাতন্ত্রী বাংলাদেশ
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
দুর্গাপুর ইউনিয়ন পরিষদ
উলিপুর, কুড়িগ্রাম
জন্ম সনদ

[বিধি-১, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]
(জন্ম নিবন্ধন ঘনিষ্ঠভাবে উদ্ধৃত)

নিবন্ধন কার্ড নং: ১০

নিবন্ধনের তারিখ: ১১-০২-২০১৬

সনদ ইস্যুর তারিখ: ১১-০২-২০১৬

জন্ম নিবন্ধন নম্বর: ১৮৩৭৪৯১৯৪৫০১০৩৫৯৯

নাম: হাজিরুল হাসান

জন্ম তারিখ: ০৫-০১-১৯৬৯

লিঙ্গ: পুরুষ

সাতকৈ আনুষ্ঠানিক ট্রেনিং লাভ সার্জনসহ

জন্ম স্থান: গ্রাম: দুর্গাপুর জেলুরামার, ডাকঘর: চন্ডিজান,
উপজেলা: উলিপুর, জেলা: কুড়িগ্রাম।

পিতার নাম: হাজিরুল হিদা

জাতীয়তা: বাংলাদেশী

মাতার নাম: হাজিরুল বেগম

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রাম: দুর্গাপুর জেলুরামার, ডাকঘর: চন্ডিজান,
উপজেলা: উলিপুর, জেলা: কুড়িগ্রাম।

[Signature]

রেজিস্ট্রার সচিব - উপজেলা ও জিলা



[Signature]

নিবন্ধকের অফিস ও নামের টীকা

নিবন্ধক কার্যালয়, দুর্গাপুর ইউনিয়ন পরিষদ, কুড়িগ্রাম।

(নিবন্ধকের কার্যালয়, দুর্গাপুর ইউনিয়ন পরিষদ)

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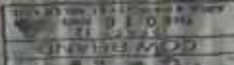


গ্রামীণ ব্যাংক

মহাঙ্গ প্রদানের দাশবই

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নাম	শ্রীমতী. ফারুখা বেগম
কেন্দ্রের নাম	হোবাতা থানাধীন গ্রাম মন্ডল
শাখা	হোবাতা থানাধীন মন্ডল



Thank You