



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : **Habib Bostraloy***

*Business Category: **Clothing***



*Project Identified by: **Sohaib Goni, Asst. Nobin, Monirampur unit, Jessore***  
*Business Proposal Prepared by: **Naznin Akther***

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

Name and address	:	<b><i>Md. Habibur Rahman</i></b> Vill: Durgapur, Union: Monirampur, Post: Monirampur, Upazila: Monirampur, District: Jessore.
Age	:	31 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 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. Saleha Khatun
(iii) Father's name	:	Md. Abdur Sattar
(iv) GB member's info	:	<i>Branch: Monirampur, Centre # 67/mo, Loan no.: 7474/2, Member since 2010 First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding loan: Tk. 7,000</i>
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 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.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 100,000 (One thousand).  : He has 08 (Eight) years working experiences as an assistant in a local shop.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01922308407
NU's National ID No.	:	4126104625666
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Saleha Khatun is a GB member since 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve economic condition and livelihood.

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

Business Name	:	<b><i>Habib Bostraley</i></b>
Address/ Location	:	Monirampur Bazar, Jessore.
Total Investment in BDT	:	Tk. 483,000
Financing	:	Self Tk. 333,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 5,000 (Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(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 (A)</b>	<b>4,000</b>	<b>104,000</b>	<b>1,248,000</b>
<b>Less: Cost of Sales (Purchase product) (B)</b>	<b>3,400</b>	<b>88,400</b>	<b>1,060,800</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Generator bill		150	1,800
Shop rent		3,000	36,000
Night Guard bill		150	1,800
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Present Salary (Self and family)		4,000	48,000
Present Salary (Assistant-brother)		2,000	24,000
Provision of Bad Debt		16	190
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		229	2,750
<b>Total Operating Cost (D)</b>		<b>12,545</b>	<b>150,540</b>
<b>Net Profit (C-D):</b>		<b>3,055</b>	<b>36,660</b>

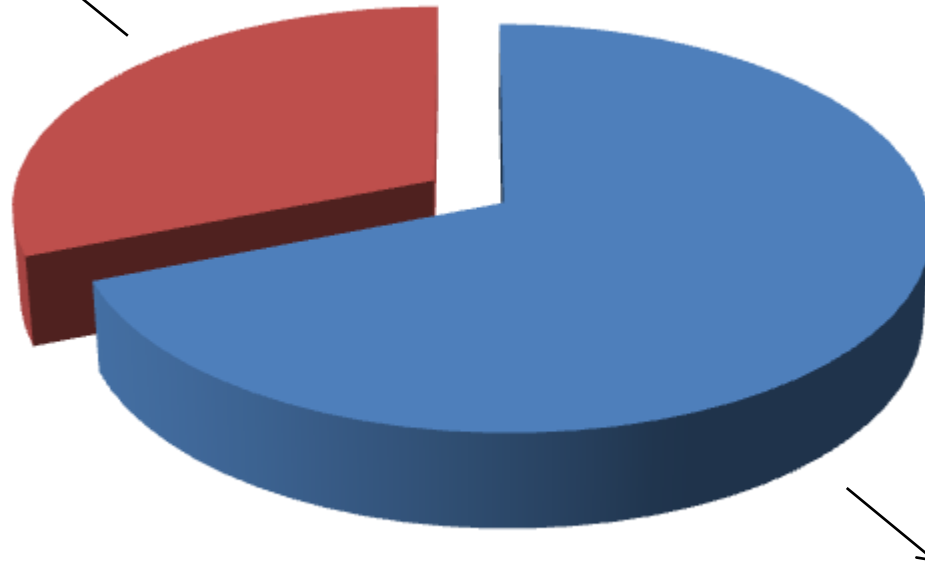
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (sharee, shirt, pant, lungi, gauze cloth, gamsa, bed sheet and kids wear etc)	Investment in products (sharee, lungi and gauze cloth etc)	277,050	150,000	427,050
Investment in Equipments & Tools ( bulb and fan etc.)		1,000		1,000
Cash in hand		3,672		3,672
Advance for shop		20,000		20,000
Decoration ( fixture and fittings)		26,000		26,000
Debtors (Since February, 2016 to at present)		18,978		18,978
Creditors (Since February, 2016 to at present)		(13,700)		(13,700)
<b>Total Capital</b>		<b>333,000</b>	<b>150,000</b>	<b>483,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 333,000
- GTT's Investment BDT 150,000
- Total Capital BDT 483,000

GTT's  
Investment  
31%



Entrepreneur's  
Contribution  
69%



# **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 (A)</b>	6,000	156,000	1,872,000	6,900	179,400	2,152,800	7,590	197,340	2,368,080
<b>Less: Cost of Sales (Purchase product) (B)</b>	5,100	132,600	1,591,200	5,865	152,490	1,829,880	6,452	167,739	2,012,868
<b>Gross Profit (C) [C=(A-B)]</b>	900	23,400	280,800	1,035	26,910	322,920	1,139	29,601	355,212
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		1,000	12,000		1,100	13,200
Generator bill		200	2,400		250	3,000		300	3,600
Shop rent		3,000	36,000		3,000	36,000		3,000	36,000
Night Guard bill		200	2,400		250	3,000		300	3,600
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance bill		2,000	24,000		3,000	36,000		4,000	48,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self and family)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-brother)		3,000	36,000		3,500	42,000		4,000	48,000
Provision of Bad Debt		16	190		16	190		16	190
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
<b>Non Cash Item:</b>									
Depreciation Expenses		229	2,750		229	2,750		229	2,750
<b>Total Operating Cost (D)</b>	-	<b>17,800</b>	<b>207,270</b>	-	<b>20,800</b>	<b>249,600</b>	-	<b>23,700</b>	<b>284,400</b>
<b>Net Profit (C-D):</b>	-	<b>5,600</b>	<b>73,530</b>	-	<b>6,110</b>	<b>73,320</b>	-	<b>5,901</b>	<b>70,812</b>
<b>Retained Income</b>			<b>73,530</b>			<b>146,850</b>			<b>217,663</b>

**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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	79,530	85,320	82,812
1.3	Depreciation Expenses	2,750	2,750	2,750
1.4	Opening Balance of Cash Surplus	-	46,280	62,350
	<b>Total Cash Inflow</b>	<b>232,280</b>	<b>134,350</b>	<b>147,913</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>46,280</b>	<b>62,350</b>	<b>75,913</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (brother)  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences: 15 years;

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 550,663 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

Presented at 230<sup>rd</sup> as Yunus Centre and 60<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on March 17, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures



















গ্রামীণ ব্যাংক

..... শাখা  
মেণিরামপুর, শাখা

সহজ ঋণের পাশ বই

নাম ..... সালমা বেগম / জাং সারুম  
খণী নং ..... ৭৪৭৪/২  
গ্রাম নং ..... ০৪  
কেন্দ্র নং ..... ৬৭৪২  
কেন্দ্রের নাম ..... দুর্গা কল্যাণ  
বই ইস্যুর তারিখ ..... ০৪ ০৩  
শাখা ব্যবস্থাপকের স্বাক্ষর .....



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



নাম: মোঃ হাবিবুর রহমান  
Name: Md. Habibur Rahman  
পিতা: মোঃ আব্দুল সাত্তার  
মাতা: মোছাঃ সালেহা খাতুন  
Date of Birth: 11 Oct 1985

শেখ: হাবিবুর রহমান

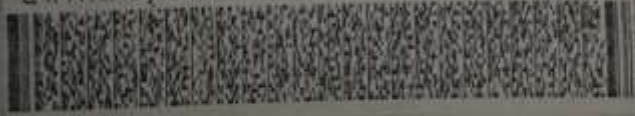
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: মৃগীপুর, মৃগীপুর, ডাকঘর: মনিরামপুর - ৭৪৪০, মনিরামপুর শৌরসভা, মনিরামপুর, যশোর

*[Signature]*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



**Thank You**