



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Mazed Varity Store***

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



*Business Proposal Identified by ;Md.Shofiqua Islam,Assistant N
U, Gobindaganj Unit, Gaibandha.*

*Prepared & Verified by: **Md.Mahbubur Rahman Bhuiyan***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Sarwor Hosen Sarker</i> Vill: Talukkanupur, Union: Talukkanupur, Post: Talukkanupur, Upazila:Gobindaganj, District: Gaibandha.
Age	:	34 Years
Marital status	:	Married
Children	:	01 (One) Son and 01(One) Daughter
No. of siblings:	:	04 (Four) Brothers.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Mst. Safura Begum
(iii) Father's name	:	Md. Muslem Uddin Sarker
(iv) GB member's info	:	<i>Branch: Talukkanupur Gobindaganj, Gaibandha, Centre # 59/mo, Loan no.: 4144, Membership since April 20, 1988 form may 10, 2005. First loan: 1500 Existing loan: Nil Last loan :Tk.20,000</i>
Further Information:		No
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	

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

Education, till to date	:	H S C
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>04 (Four) years he is running the Grocery business successfully by his ownership. He started the business only with Tk: 30,000(Thirty Thousand).</p> <p>He has on hand training from his father (5 Yrs).</p> <p>He has repaired own residence and expanded his running business from the benefit of Grocery business.</p>
Other Own/Family Sources of Income	:	His father & two brother income form agriculture; another brother income form business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01760215465
NU's National ID No.	:	3213094734700
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Muslem Uddin Sarker is a GB member since April 20, 1988 from May 10, 2005 at first she took GB loan BDT 1,500 (One thousand Five hundred).
- Successively several times she utilized GB loan by assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mazed Variety Store</i>
Address/ Location	:	Talukkanapur Bazar, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk.134,000
Financing	:	Self Tk.84,000(from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On average 15%
(ii) Estimated % of proposed gross profit margin	:	On average 15%
(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	2,500	70,000	840,000
Total Sales (A)	2,500	70,000	840,000
Less: Cost of Sales / Products	2,125	59,500	714,000
Gross Profit (C) [C=(A-B)]	375	10,500	126,000
Less: Operating Cost:			
Electricity bill		300	3,600
Shop rent(self)		-	-
Mobile bill		300	3,600
Conveyance bill		300	3,600
Ownership Transfer Fee		-	-
Present Salary (Assistant-01)		-	-
Present Salary (Family & Self)		5,000	60,000
Provision of bad debt		56	678
Other Cost (Stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		227	2,723
Total Operating Cost (D)		6,683	80,200
Net Profit (C-D):		3,817	45,800

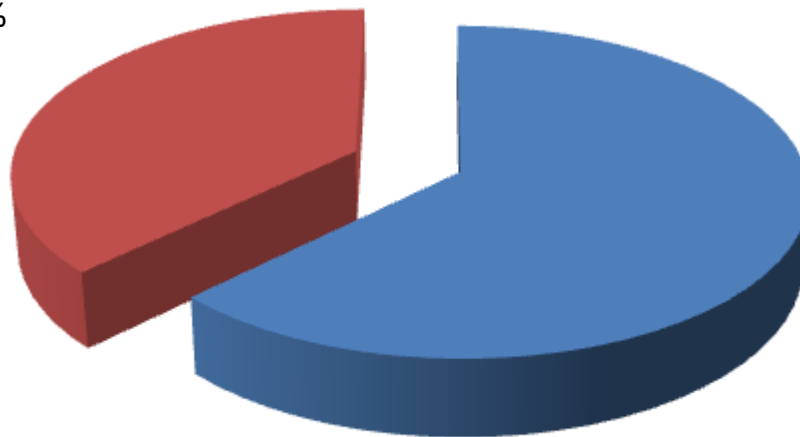
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery Item, Bakery Item, Soft-Drinks ,beta leaf&beta nut etc.)	Investment in products (Grocery Item, Bakery Item, Soft-Drinks ,beta leaf&beta nut etc.)	51,775	50,000	101,775
Investment in Machinerries (Fan-1, TV, Solar Panel, Light-3 etc.)		13,550		13,550
Cash in Hand		5,000	-	5,000
Debtors (Since January, 2016 to at present)		6,775	-	6,775
Decoration (fixture and fittings)		6,900		6,900
Total Capital		84,000	50,000	134,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 84,000
- GTT's Investment BDT.50,000
- Total Capital BDT. 134,000

GTT's
Investment
37%



Entrepreneur's
Contribution
63%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products	3,750	105,000	1,260,000	4,688	131,250	1,575,000	5,391	150,938	452,813
Total Estimated Sales (A)	3,750	105,000	1,260,000	4,688	131,250	1,575,000	5,391	150,938	452,813
Less: Cost of Sales / Products	3,188	89,250	1,071,000	3,984	111,563	1,338,750	4,582	128,297	384,891
Gross Profit (C) [C=(A-B)]	563	15,750	189,000	703	19,688	236,250	809	22,641	67,922
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	1,500
Shop rent(self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Conveyance		500	6,000		1,000	12,000		1,500	4,500
Ownership Transfer Fee		417	3,750		417	5,000		417	1,250
Present Salary (Assistant-01)		-	-		-	-		-	-
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	24,000
Provision of bad debt		56	678		56	678		56	169
Other Cost (stationary & Entertainment etc.)		700	8,400		1,000	12,000		1,300	3,900
Non Cash Item:									
Depreciation Expenses		227	2,723		227	2,723		57	681
Total Operating Cost (D)	-	8,800	104,350	-	10,700	128,400	-	12,430	37,800
Net Profit (C-D)	-	6,950	84,650	-	8,988	107,850	-	10,211	30,122
Retained Income			84,650			192,500			222,622

Notes: 1. Agreed Grace period: Three 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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	88,400	112,850	31,372
1.3	Depreciation Expenses	2,723	2,723	681
1.4	Opening Balance of Cash Surplus	5,000	73,623	159,195
	Total Cash Inflow	146,123	189,195	191,248
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	22,500	30,000	7,500
	Total Cash Outflow	72,500	30,000	7,500
3.0	Total Cash Surplus	73,623	159,195	183,748

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 0 Family: 0
Others (beyond family): 00
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Experience : 9 yrs.

WEAKNESS

- Can not supply goods and services as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 316,622 after 3 years 2 month excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Seasonal problem .

Presented at 386th as Yunus Centre and 114th In-house Executive
Social Business Design Lab
(GTT) on October 31, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







Potato Cracker

Potato Cracker

Potato Cracker

Potato Cracker





Various small packets and bags hanging from the ceiling, likely containing rice or other staples.

Small white packets hanging from the ceiling.

Various items hanging from the ceiling, including bags of rice and other packaged goods.

GOLDEN EAGLE
A series of small, colorful packets hanging vertically from the ceiling.

GOLD
FINE
A large red and white poster or advertisement hanging on the right wall.

A large white sack, likely containing rice or other staples, sitting on the floor.

A man standing in the center of the shop, wearing a light-colored shirt and a blue and white checkered sarong.

A cluster of colorful, wrapped items, possibly snacks or small gifts, hanging from the ceiling.

Several jars of snacks or preserves sitting on a wooden table in the foreground.

A blue plastic chair sitting in front of a wooden table.

Two white sacks sitting on the floor in the background.









ଫାଉଣ୍ଡେସନ୍ ଓଡ଼ିଆ ଶିକ୍ଷା କେନ୍ଦ୍ର

ଫାଉଣ୍ଡେସନ୍ ଓଡ଼ିଆ ଶିକ୍ଷା କେନ୍ଦ୍ର





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



ছবির ব্যক্তি

নাম: মোঃ ছব্বোয়ার হোসেন সরকার
 Name: Md Sarowar Hosen Sarker
 পিতা: মোঃ মেসেদুল ইসলাম সরকার
 মাতা: মোছাঃ নফুসা বেগম
 Date of Birth: 02 Feb 1982
 ID NO: 3213094734700

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি হারিয়ে গেলে বা নষ্ট হলে
 সর্বোচ্চ ৩০ দিনের মধ্যে পত্রের নিকটস্থ পৌর মন্ত্রণালয় বা অন্য প্রকৃত্তি বাস করলে তবে ছাড়া,
 ডিবিএল, ডিএম/আইসি, ডিএস/আইসি, ডিএস/আইসি, ডিএস/আইসি, ডিএস/আইসি -
 ১৭৪৬, ঢাকা-১৩০০, পরিবেশ, পরিবেশ

প্রদানের তারিখ: ০২/০২/২০১৮
 প্রদানের স্থান: ০২/০২/২০১৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)

(ফরম নং- ১০)

মাইন্মেজ টি আদায় বোর্ডটির

০৭ নং তালুককানুপুর ইউনিয়ন পরিষদ কার্যালয়

আফসার: তালুককানুপুর, উপজেলা: জোবিন্দপুর, জেলা: জাইবাল্লা।

ইউ এম এ

ক্রমিক নম্বর: ০১৫
আইন নম্বর: ২৫
তারিখ: ২৫/০৭/২০১৯
স্বাক্ষরকারীর নাম: মোঃ হারুন আল-আব্বাস
মালিকের নাম: মোঃ হারুন আল-আব্বাস
নিতা / স্থায়ী নাম: মোঃ হারুন আল-আব্বাস
পান: ১০৩/১০
আফসার: ১০৩/১০
উপজেলা: জোবিন্দপুর, জেলা: জাইবাল্লা
দেশীয় স্থান: ৫১০১
তারিখ পর্যন্ত বৈধ:
টি প্রদানের পরিমাণ টাকা: ২০০০ (কথায়: দুই হাজার টাকায়)

(সীলনাম)

উপজেলা পরিষদ
জোবিন্দপুর



প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করা যাইতেছে, জনাব মোঃ মোসলেম গ্রামীণ ব্যাংক
তালুক কানুপুর, গোবিগঞ্জ শাখার ৫৯ পুরুষ কেন্দ্রের সদস্য ছিলেন। তার স্বণী
নং ৪১৪৪ গ্রুপ নং ০৪। সে অত্র শাখায় ২০-০৪-১৯৮৮ ইং তারিখে সদস্য হয়ে
ছিলেন। আমার জানা মতে তার সভাব চরিত্র ভাল।

আমি তার উজ্জ্বল ভবিস্যত কামনা করি।


[Signature]
[Official Name]
[Designation]
[Address]
[Phone Number]

द्वितीय विज्ञान-पत्रिका

२७-२०-२३९	चिकि -	२९२५/२
२०-२१-२४९	"	२८७७/२
२२-२०-२४९	"	२६२५/२
२२-२०-२४९	"	२०६५/२
२९-२०-२४९	"	२७०२/२



Thank You