



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Maa Cosmetics and Telecom***
*Business Category: **General Retail & Wholesale***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sobuj Ahamed Vill: Kamar para, Union: Jumarbari, Post: Jumarbari, Upazila: Saghata, District: Gaibandha.
Age	:	26 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	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	:	Mst. Peara Begum
(iii) Father's name	:	Md. Afzal Hossen
(iv) GB member's info	:	<i>Branch: Jumarbari, Saghata. Centre # 1/Mo, Loan no.: 1001, Member since March 15, 1991. First loan: Tk. 5,000 Existing loan: Tk. 50,000. Outstanding: Tk. 27,632.</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	S.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.)	:	08 (Eight) years experiences is running his own grocery business, started the business with BDT 65,000 (sixty five thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father income from Agriculture and brother's income from service.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01711414152
NU's National ID No.	:	3218847364241
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Peara Begum is a GB member since March 15, 1991 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for purchasing sewing machine, one cow, taking mortgage 5 decimal land, assisting her husband and son in business. She was a mobile lady.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Maa Cosmetics and Telecom</i>
Address/ Location	:	Jumarbari bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 544,000
Financing	:	Self Tk. 344,000 (from existing business) Investor Tk. 200,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 10,000 (Ten thousand)
Proposed Salary	:	Taka 10,000 (Ten thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	From product 10%, flexi-load, bKash and DBBL mobile banking 100%
(ii) Estimated % of proposed gross profit margin	:	From product 10%, flexi-load, bKash and DBBL mobile banking 100%
(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	2,000	56,000	672,000
Commission of bKash and DBBL mobile banking	400	11,200	134,400
Commission from flexiload	14	378	4,536
Total Sales income (A)	2,414	67,578	810,936
Less: Cost of Sales (B)	1,800	50,400	604,800
Gross Profit (C) [C=(A-B)]	614	17,178	206,136
Less: Operating Cost:			
Electricity bill		600	7,200
Generator bill		150	1,800
Shop Rent		500	6,000
Mobile bill		1,000	12,000
Night Guard bill		50	600
Conveyance		1,500	18,000
Present Salary (Self)		10,000	120,000
Other Cost (stationary & Entertainment etc.)		2,200	26,400
Non Cash Item:			
Depreciation Expenses		408	4,895
Total Operating Cost (D)		16,408	196,895
Net Profit (C-D):		770	9,241

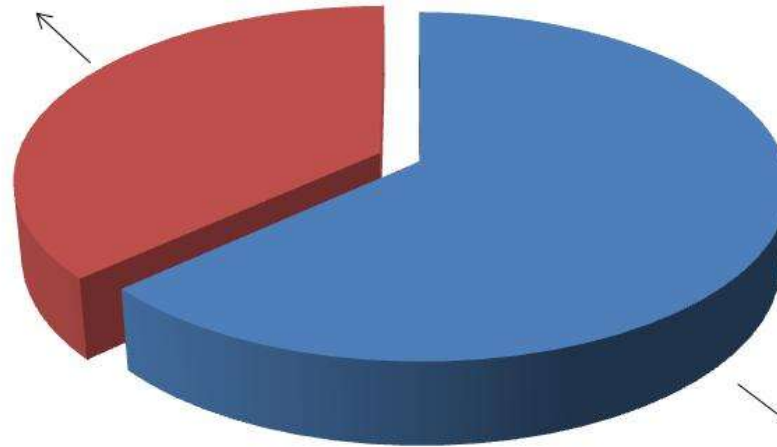
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (mobile set, mobile battery, charger, screen paper, cover, casing and cosmetics item)	134,403	70,000	204,403
Investment in bkaash and DBBL mobile banking	150,000	130,000	280,000
Investment in flexi-load	6,000	-	6,000
Investment in Machinerries (computer - 01 pics and fan etc)	12,700	-	12,700
Mobile set for bkaash, DBBL mobile banking and flexiload	1,800	-	1,800
Cash in hand	2,022	-	2,022
Debtors	12,507	-	12,507
Creditors	(5,000)	-	(5,000)
GB loan outstanding	(27,632)	-	(27,632)
Decoration (fixture and fittings)	27,200	-	27,200
Advance for shop	30,000	-	30,000
Total Capital	344,000	200,000	544,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 344,000
- GTT's Investment BDT 200,000
- Total Capital BDT 544,000

GTT's
Investment 37%



Entrepreneur's
Contribution
63%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products	3,000	84,000	1,008,000	3,450	96,600	1,159,200	3,795	106,260	1,275,120
Commission of bKash and DBBL mobile banking	600	16,800	201,600	660	18,480	221,760	693	19,404	232,848
Commission from flexiload	27	756	9,072	28	794	9,526	30	833	10,002
Total estimated Sales income (A)	3,627	101,556	1,218,672	4,138	115,874	1,390,486	4,518	126,497	1,517,970
Less: Cost of Sales (B)	2,700	75,600	907,200	3,105	86,940	1,043,280	3,416	95,634	1,147,608
Gross Profit (C) [C=(A-B)]	927	25,956	311,472	1,033	28,934	347,206	1,102	30,863	370,362
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		1,000	12,000
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		1,300	15,600		1,400	16,800		1,400	16,800
Night Guard bill		80	960		110	1,320		110	1,320
Conveyance		2,000	24,000		2,500	30,000		3,000	36,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		10,000	120,000		10,500	126,000		11,000	132,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,800	33,600		3,000	36,000
Non Cash Item:									
Depreciation Expenses		408	4,895		408	4,895		408	4,895
Total Operating Cost (D)	-	19,071	220,855	-	20,651	247,815	-	21,951	263,415
Net Profit (C-D):	-	6,885	90,617	-	8,283	99,391	-	8,912	106,947
Retained Income			90,617			190,008			296,954

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	98,617	115,391	122,947
1.3	Depreciation Expenses	4,895	4,895	4,895
1.4	Opening Balance of Cash Surplus	-	27,880	52,166
	Total Cash Inflow	303,512	148,166	180,007
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to GB loan outstanding	27,632		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	275,632	96,000	96,000
3.0	Total Cash Surplus	27,880	52,166	84,007

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02 (father & brother)
Others (beyond family): 0
- Future employment: 0
- Ownership of business in his own name
- Trade license in his own name
- Experience: 08 Yrs.

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 640,954 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;

Presented at 7th In-house Executive Social Business Design Lab
on June 24, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







ইউপি ফরম- ১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছর... ২০১৪-২০১৫



লাইসেন্স

০৮ জেলা/স্বাক্ষরী ইউনিয়ন পরিষদ

..... থানা/উপজেলা

..... জেলা

বই নং : ০২

লাইসেন্স নং : ১০

তারিখ : ২২/০৪/১৫

লাইসেন্সধারীর নাম : মোঃ কামরুজ্জামান ৯৩ জনি

পিতা/স্বামীর নাম : মোঃ আব্দুল হান্নান হোসেন

ঠিকানা : কুমিল্লা স্বাক্ষরী ইউনিয়ন, কুমিল্লা

পেশার বর্ণন : স্বাক্ষরী ইউনিয়ন পরিষদ

০২/০৪/১৫ তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/-

স্বাক্ষর

যদি প্রদানের পরিসংখ্যান টাকা ২০০/-

স্বাক্ষর

তারিখ : ২০.০৪/১৫

২২/০৪/১৫

০২/০৪/১৫



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সহকারী সচিব

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

 নাম: সবুজ আহমেদ
Name: Sobuj Ahamed
পিতা: মোঃ আবদুল হকিম
মাতা: মোঃ শিখা বেগম
Date of Birth: 04 Aug 1988
ID NO: 3218847364241

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি কেবলমাত্র জাতীয় স্বার্থে
ব্যবহারে পড়ার জন্যে মিলিয়ে দেওয়া যাবে এবং এটি অন্য কারো হাতে দেওয়া
কিননা। প্রাপ্য ক্ষেত্রে জারি করা, বাতিল করা, রদ করা, সংশোধন করা এবং
নতুন করে ইস্যু করা
করা যাবে।

স্বাক্ষর
প্রশাসনিক কর্মসূচীর সচিব প্রশাসনিক অধিদপ্তর ১৪/০৮/২০০৮



Thank You