



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : *Jhilik Confectionary***  
**Business Category: *General Retail & Wholesale***



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

Name and address	:	<b>Md. Jewel Miah</b> Vill: Khamar Dhonaruha, Union: 04 no. Muktinagar, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	24 years
Marital status	:	Married.
Children	:	01 (One) Daughter.
No. of siblings:	:	01 (One) Brother 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. Jobeda Begum
(iii) Father's name	:	Md. Anar Ali
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Centre # 10/mo,</i> <i>Loan no.: 1983, Member from June 19, 1990 to May 06, 2011.</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 15,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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., persuing 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.)	:	11 (Eleven) years experiences is running his own grocery business. He started the business with BDT 11,000 (Eleven 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 Contact No.	:	01856817449
NU's National ID No.	:	19903218895000155
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Jobeda Begum is a GB member from June 19, 1990 to May 06, 2011. at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation, purchasing goat, repairing house and assisting her son (entrepreneur) in existing grocery business.
- Finally GB loan helped her to improve her economic condition, livelihood & expanding the existing grocery business of her Son.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Jhilik Confectionary</i></b>
Address/ Location	:	Kochua bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 248,900
Financing	:	Self Tk. 148,900 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From grocery product 12%, betel leaf 20%, and bKash100%
(ii) Estimated % of proposed gross profit margin	:	From grocery product 12%, betel leaf 20%, and bKash100%
(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	1,200	33,600	403,200
Sales income from betel leaf	500	14,000	168,000
Commission from bkaash	50	1,411	16,934
<b>Total Sales income (A)</b>	<b>1,750</b>	<b>49,011</b>	<b>588,134</b>
Less: Cost of sales of products	1,056	29,568	354,816
Less: Cost of betel leaf	400	11,200	134,400
<b>Less: Total cost of Sales (B)</b>	<b>1,456</b>	<b>40,768</b>	<b>489,216</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>294</b>	<b>8,243</b>	<b>98,918</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Generator bill		150	1,800
Night guard bill		70	840
Shop Rent		400	4,800
Mobile bill		200	2,400
Present Salary (Self)		3,000	36,000
Present Salary (Assistant-Father)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		498	5,975
<b>Total Operating Cost (D)</b>		<b>6,118</b>	<b>73,415</b>
<b>Net Profit (C-D):</b>		<b>2,125</b>	<b>25,503</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (biscuits, juice, chips, pen, soap, sugar, toothpaste, flour, noodles, vermicelli, coal, betel leaf and betel nut, cosmetics items etc.)	Investment in products (grocery & bakery items, husk, cosmetics items etc.)	54,700	47,200	101,900
Investment in bKash and DBBL mobile banking		15,000	50,000	65,000
Mobile set for bKash-4 set etc.)		6,000	-	6,000
Investment in Machineries (Table Fan-01)	Investment in Machineries (weight machine-01)	500	2,800	3,300
Cash in hand		800	-	800
Debtors		15,200	-	15,200
Decoration ( fixture and fittings)		6,700	-	6,700
Advance for shop		50,000	-	50,000
<b>Total Capital</b>		<b>148,900</b>	<b>100,000</b>	<b>248,900</b>

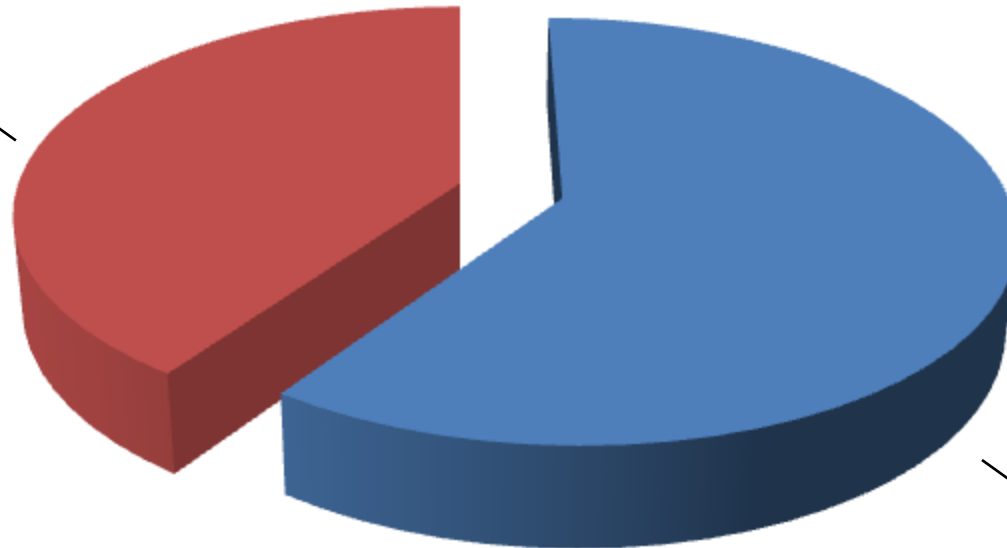
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 148,900

■ GTT's Investment BD 100,000

■ Total Capital BDT 248,900

**GTT's Investment**  
40%



**Entrepreneur's**  
Contribution 60%



# 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	2,000	55,998	671,973	2,300	64,397	772,769	2,530	70,837	850,046
Estimated sales income from betel leaf	700	19,600	235,200	770	21,560	258,720	809	22,638	271,656
Commission from bkaash	168	4,704	56,448	185	5,174	62,093	194	5,433	65,197
<b>Total estimated Sales income (A)</b>	<b>2,868</b>	<b>80,302</b>	<b>963,621</b>	<b>3,255</b>	<b>91,132</b>	<b>1,093,582</b>	<b>3,532</b>	<b>98,908</b>	<b>1,186,899</b>
Less: Cost of sales of products	1,760	49,278	591,336	2,024	56,670	680,037	2,226	62,337	748,040
Less: Cost of betel leaf	560	15,680	188,160	616	17,248	206,976	647	18,110	217,325
<b>Less: Total cost of Sales (B)</b>	<b>2,320</b>	<b>64,958</b>	<b>779,496</b>	<b>2,640</b>	<b>73,918</b>	<b>887,013</b>	<b>2,873</b>	<b>80,447</b>	<b>965,365</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>548</b>	<b>15,344</b>	<b>184,125</b>	<b>615</b>	<b>17,214</b>	<b>206,569</b>	<b>659</b>	<b>18,461</b>	<b>221,534</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		550	6,600		650	7,800
Generator bill		150	1,800		150	1,800		200	2,400
Night guard bill		100	1,200		120	1,440		150	1,800
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		500	6,000		600	7,200		650	7,800
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		5,000	60,000		6,000	72,000		6,500	78,000
Present Salary (Assistant-Father)		1,500	18,000		1,500	18,000		1,700	20,400
Other Cost (stationary & Entertainment etc.)		500	6,000		600	7,200		800	9,600
<b>Non Cash Item:</b>									
Depreciation Expenses		533	6,395		533	6,395		533	6,395
<b>Total Operating Cost (D)</b>	-	<b>9,950</b>	<b>115,395</b>	-	<b>11,220</b>	<b>134,635</b>	-	<b>12,350</b>	<b>148,195</b>
<b>Net Profit (C-D):</b>	-	<b>5,394</b>	<b>68,730</b>	-	<b>5,995</b>	<b>71,934</b>	-	<b>6,112</b>	<b>73,339</b>
<b>Retained Income</b>			<b>68,730</b>			<b>140,664</b>			<b>214,003</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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	72,730	79,934	81,339
1.3	Depreciation Expenses	6,395	6,395	6,395
1.4	Opening Balance of Cash Surplus	-	55,125	93,454
	<b>Total Cash Inflow</b>	<b>179,125</b>	<b>141,454</b>	<b>181,188</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>55,125</b>	<b>93,454</b>	<b>133,188</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Father)  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (11yrs);

## **W**EAKNESS

- Less Stock;
- Can not supply goods as per demand;
- Credit Sales and timely realized.

## **O**PPORTUNITIES

- Location of Shop (Kochua bazaar);
- Regular customer;
- The Capital of the entrepreneur will be BDT 362,903 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Strike.

Presented at 9<sup>th</sup> In-house Executive Social Business Design Lab  
on August 13, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





১২৫৭  
একটুকু কৃষক ফ্রি!











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



নাম: মোঃ জুয়েল মিয়া

Name: Md. Jewel Miah

পিতা: মোঃ আনার আলী

মাতা: মোছাঃ জোবেদা বেগম

Date of Birth: 10 Jul 1990

ID NO: 19903218895000155

জুয়েল

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

ঠিকানা: গ্রাম/রাস্তা: মধ্যপাড়া, খামার ধনাকুহা, ডাকঘর: খামার ধনাকুহা - ৫৭৫০,  
সাঘাটা, গাইবান্ধা

৩৩৩৩

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩১/০৮/২০১০



গ্রামীণ ব্যাংক

কুমিল্লার মাহতাবিন্দা শাখা

সহজ ঋণের পাশ বই

নাম মোঃ জুয়েল মিয়া

কর্মী নং ১২৮৬

গ্রুপ নং ০৬

কেন্দ্র নং ১০৮

কেন্দ্রের নাম কুমিল্লা

বই ইস্যুর তারিখ ১১/০৮/১০

শাখা ব্যবস্থাপকের স্বাক্ষর



ইউপি ফরম-১৩

# লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২৪-২৫

**লাইসেন্স**

ক্র. নং- 22

**৩নং সাঘাটা ইউনিয়ন পরিষদ**  
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৬

লাইসেন্স নং : ০৬ তারিখ : ০৫/০৮/২৪

লাইসেন্সধারীর নাম : মোঃ হোসেন কামাল হোসেন

পিতা/স্বামীর নাম : মোঃ হোসেন হোসেন

ঠিকানা : গ্রাম : হাজর হাজর পোস্ট : হাজর হাজর  
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কনস্ট্রাকশন  
তারিখ পর্যন্ত বৈধ : ০০/০৬/২০২৫

ফি প্রদানের পরিমাণ টাকা : ২৫০০ (কথায় দুহাজার টাকার মত)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

*(Signature)*

তারিখ : ০৫/০৮/২৪

মোঃ মোশারফ হোসেন সুইট  
সহ চেয়ারম্যান  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা



**Thank You**