



Grameen Telecom Trust
Building Social Business

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



Business Proposal Prepared & Verified by: Md. Rafiquel Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md Ziaur Rahman Vill: Shorifpur, Union: Navaron, Post: Godkhali, Upazila: Jhikorgacha, District: Jessore.
Age	:	33 years
Marital status	:	Married
Children	:	02 (Two) Daughters
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	:	Lal Banu
(iii) Father's name	:	Late Ali Hossain
(iv) GB member's info	:	<i>Branch: Godkhali, Jessore, Centre # 7/mo,</i> <i>Loan no.: 2348, Member since May 12, 2005</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	Class Eight
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.)	:	10 (Ten) years experience is running his own business. He started the business only with Tk. 50,000 (Fifty Thousand). He has on hand training from Tuhin Store (3 Years).
Other Own/Family Sources of Income	:	His Brother income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01924671186
NU's National ID No.	:	19934112359008041
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Lal Banu is a GB member since May 12, 2005 at first she took GB loan BDT 5,000.
- Gradually she took GB loan several times and utilized it for purchasing cow and assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Zia Store
Address/ Location	:	Godkhali Bazar, Jhikorgacha, Jessore.
Total Investment in BDT	:	Tk. 400,000
Financing	:	Self Tk. 250,000 (from existing business) Required Investment Tk. 150,000 (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 an Average 10%
(ii) Estimated % of proposed gross profit margin	:	On an Average 10%
(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 (A)	5,000	140,000	1,680,000
Less: Cost of Sales (Purchase product) (B)	4,500	126,000	1,512,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Night Guard Bill		100	1,200
Shop (Self)		-	-
Mobile bill		600	7,200
Conveyance bill		1,000	12,000
Present Salary (Self and family)		5,000	60,000
Provision of Bad Debt		48	572
Other Cost (stationary & Entertainment etc.)		600	7,200
<i>Non Cash Item:</i>			
Depreciation Expenses		238	2,850
<i>Total Operating Cost (D)</i>		7,985	95,822
Net Profit (C-D):		6,015	72,178

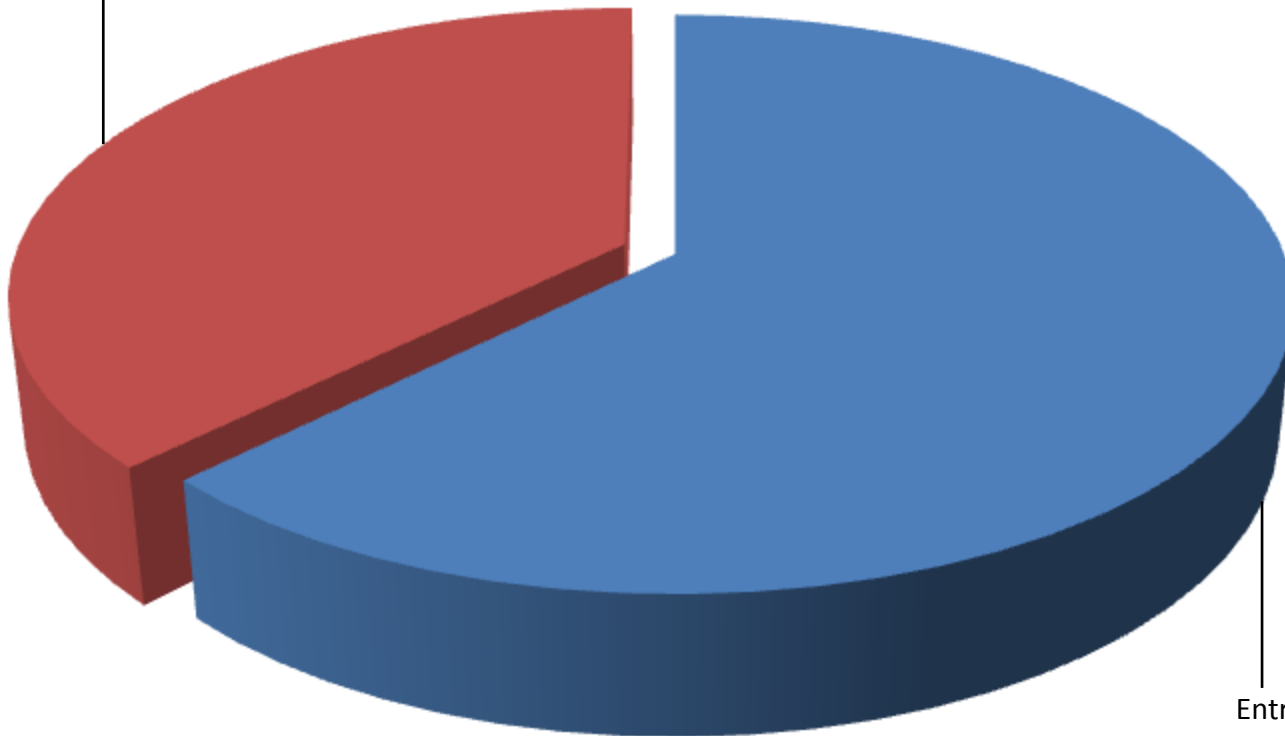
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, pulse, oil, egg, sugar, soap, onion, chocolate, biscuit and soft drinks etc.)	Investment in products (Grocery item etc.)	239,000	150,000	389,000
Investment in Machineries (Weight machin-2, fan-1, TV etc.)		8,000	-	8,000
Cash in hand		3,200	-	3,200
Bank Balance				-
Decoration (fixture and fittings)		16,500	-	16,500
Debtors (Since November , 2015 to at present)		23,300	-	23,300
Creditor (Since November , 2015 to at present)		(40,000)	-	(40,000)
Total Capital		250,000	150,000	400,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 250,000
- GTT's Investment BDT 150,000
- Total Capital BDT 400,000

GTT's Investment 38%



Entrepreneur's
Contribution 62%

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)	6,500	182,000	2,184,000	7,475	209,300	2,511,600	8,223	230,230	2,762,760
Less: Cost of Sales (Purchase product) (B)	5,850	163,800	1,965,600	6,728	188,370	2,260,440	7,400	207,207	2,486,484
Gross Profit (C) [C=(A-B)]	650	18,200	218,400	748	20,930	251,160	822	23,023	276,276
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Night Gurd Bill		150	1,800		150	1,800		200	2,400
Shop (Self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance bill		1,500	18,000		1,800	21,600		2,100	25,200
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		8,000	96,000
Provision of Bad Debt		48	572		48	572		48	572
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		238	2,850		238	2,850		238	2,850
Total Operating Cost (D)	-	11,085	127,022	-	12,835	154,022	-	14,635	175,622
Net Profit (C-D):	-	7,115	91,378	-	8,095	97,138	-	8,388	100,654
Retained Income			91,378			188,516			289,170

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	97,378	109,138	112,654
1.3	Depreciation Expenses	2,850	2,850	2,850
1.4	Opening Balance of Cash Surplus	-	64,228	104,216
	Total Cash Inflow	250,228	176,216	219,720
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	64,228	104,216	147,720

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (13 years).

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of shop;
- Regular Customer;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 539,170 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 151st as Yunus Centre and 26th In-house Executive
Social Business Design Lab

on December 14, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







গদখালী ইউনিয়ন পরিষদ

ইউসি ফরম ৭(১২/১ নিয়ম অনুযায়ী)
 উপজেলা : বিকরগাছা, জেলা : যশোর।
ট্রেড লাইসেন্স



বাহি নম্বর ৪৪

লাইসেন্স নম্বর-১০৮৮

প্রতিষ্ঠানের নাম - শ্রীমতী গদখালী ট্রেডিং স্টোর

লাইসেন্সধারীর নাম - শ্রীমতী গদখালী

পিতা / স্বামীর নাম - শ্রীমতী গদখালী

ঠিকানা - গদখালী, বিকরগাছা, যশোর।

পেশার ধরণ - ট্রেডিং

ফি প্রদানের পরিমাণ টাকা - ২০০০ (কথায়) - দুই হাজার পর্যন্ত বৈধ।

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

তারিখ - ১৩/১১/২০১৫

গদখালী ইউনিয়ন পরিষদ
 চেয়ারম্যান
 ৪৮২, গদখালী, বিকরগাছা, যশোর।



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



নাম: লাল বাবু
 Name: Lal Babu
 বয়স: আড়াই মাসের
 মাতা: সুভদ্রা দেবী
 Date of Birth: 01 Jan 1967
 ID NO: 4112359914464

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারকারী জাতীয়তায়
 অন্যান্য কার্ডের সাথে মিলিয়ে দেখে নিশ্চিত করা যেতে হবে। অন্যথায় জরিমানা করা হতে পারে।
 ঠিকানা: গ্রাম/পুর: শরীফপুর, পটুয়াখালী, জেলা: পটুয়াখালী - ৯২০০, বিভাগ: পটুয়াখালী,
 দেশ: বাংলাদেশ

Handwritten signature

প্রদানকারী কর্মসূচীর নাম: প্রদানের তারিখ: ০৪/০১/২০০৮



Thank You