



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **M/S Bishal Traders***

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | Sree Avijeet Saha Vill: Saghata, Union: 03 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha. |
| Age | : | 19 years |
| Marital status | : | Unmarried. |
| Children | : | N/A |
| No. of siblings: | : | 02 (Two) 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 | : | Sheuli Rani Saha |
| (iii) Father's name | : | Sree Bkash Chandra Saha |
| (iv) GB member's info | : | <i>Branch: Saghata, Centre # 08/mo,</i> <i>Loan no.: 1556, Member since October 09, 2007</i> First loan: Tk. 10,000 Existing loan: Tk. 50,000 Outstanding loan: Tk. 28,000. |
| Further Information: | | |
| (v) Who pays GB loan installment | : | Entrepreneur |
| (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 | : | Degree 1 st year |
| 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.) | : | 04 (Four) years experiences is running his business. He started the business with BDT 70,000 (Seventy thousand). He has 03 (Three) years working experiences as an assistant of his father business. |
| Other Own/Family Sources of Income | : | Father's income from business |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01752887755 |
| NU's National ID No. | : | 19953218885002425 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sheuli Rani Saha is a GB member since October 09, 2007 at first she took GB loan BDT 10,000 (Ten thousand).
- Gradually she took GB loan several times and utilized it for purchasing cow, cultivation, repairing house and assisting her son in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>M/S Bishal Traders</i> |
| Address/ Location | : | Saghata bazar, Saghata, Gaibandha. |
| Total Investment in BDT | : | Tk. 845,000 |
| Financing | : | Self Tk. 545,000 (from existing business) Required Investment Tk. 300,000 (as equity) |
| Present salary/drawings from business | : | BDT 20,000 (Twenty thousand) |
| Proposed Salary | : | BDT 22,000 (Twenty two thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On fertilizer 05% pesticide 10% and renting spray machine 100%. |
| (ii) Estimated % of proposed gross profit margin | : | On fertilizer 05% pesticide 10% and renting spray machine 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 fertilizer (retail & wholesale) | 8,000 | 224,000 | 2,688,000 |
| Sales income from pesticide(retail & wholesale) | 8,000 | 224,000 | 2,688,000 |
| Income from renting spray machine | 40 | 1,120 | 13,440 |
| Total Sales income (A) | 16,040 | 449,120 | 5,389,440 |
| Less: Cost of Sales | | | |
| Less: Cost of sales of fertilizer | 7,600 | 212,800 | 2,553,600 |
| Less: Cost of sales of pesticide | 7,200 | 201,600 | 2,419,200 |
| Less: Total cost of Sales (B) | 14,800 | 414,400 | 4,972,800 |
| Gross Profit (C) [C=(A-B)] | 1,240 | 34,720 | 416,640 |
| Less: Operating Cost: | | | |
| Electricity bill | | 300 | 3,600 |
| Shop Rent (self) | | | - |
| Mobile bill | | 500 | 6,000 |
| Night Guard bill | | 200 | 2,400 |
| Conveyance | | 2,000 | 24,000 |
| Provision of bad Debt | | 50 | 598 |
| Present Salary (Self) | | 20,000 | 240,000 |
| Present Salary (Assistant-1) | | 5,000 | 60,000 |
| Other Cost (stationary & Entertainment etc.) | | 1,100 | 13,200 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 335 | 4,025 |
| Total Operating Cost (D) | | 29,485 | 353,823 |
| Net Profit (C-D): | | 5,235 | 62,818 |

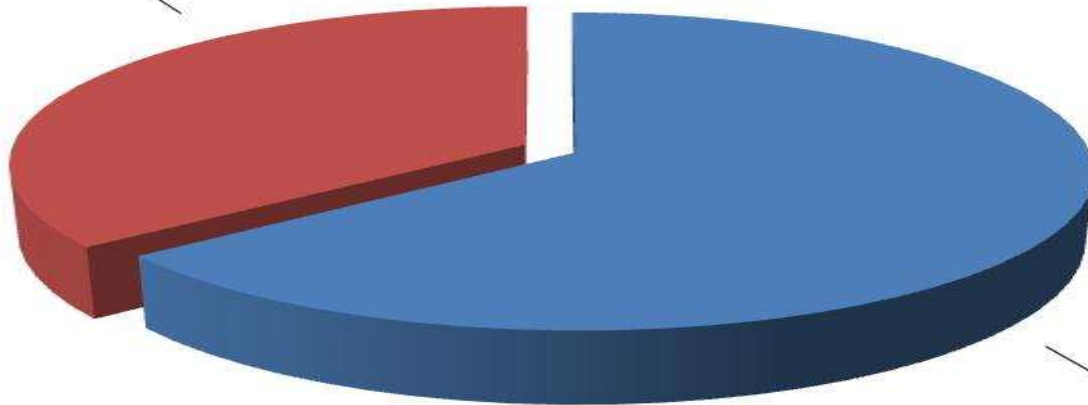
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|---|-------------------------|----------------|----------------|
| Existing | Proposed | | | |
| Investment in products (different types of fertilizer, pesticide and spray machine etc) | Different types of fertilizer and pesticide etc | 619,400 | 300,000 | 919,400 |
| Investment in Machineries (solar panel and spray machine etc.) | | 13,500 | | 13,500 |
| Investment in Equipments (weight balance, bulb and fan etc.) | | 3,000 | | 3,000 |
| Cash in hand | | 18,850 | | 18,850 |
| Debtors (since June, 2015 to at present) | | 59,750 | | 59,750 |
| Creditors (since July, 2015 to at present) | | (157,000) | | (157,000) |
| GB Loan Outstanding | | (28,000) | | (28,000) |
| Decoration (fixture and fittings) | | 15,500 | | 15,500 |
| Total Capital | | 545,000 | 300,000 | 845,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 545,000
- GTT's Investment BDT 300,000
- Total Capital BDT 845,000

GTT's
Investment
36%



Entrepreneur's
Contribution
64%

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 fertilizer (retail & wholesale) | 11,000 | 308,000 | 3,696,000 | 12,650 | 354,200 | 4,250,400 | 13,283 | 371,910 | 4,462,920 |
| Estimated sales income from pesticide (retail & wholesale) | 11,000 | 308,000 | 3,696,000 | 12,650 | 354,200 | 4,250,400 | 13,283 | 371,910 | 4,462,920 |
| Estimated income from renting spray machine | 50 | 1,400 | 16,800 | 58 | 1,610 | 19,320 | 60 | 1,691 | 20,286 |
| Total estimated Sales income (A) | 22,050 | 617,400 | 7,408,800 | 25,358 | 710,010 | 8,520,120 | 26,625 | 745,511 | 8,946,126 |
| Less: Cost of Sales | | | | | | | | | |
| Less: Cost of sales of fertilizer | 10,450 | 292,600 | 3,511,200 | 12,018 | 336,490 | 4,037,880 | 12,618 | 353,315 | 4,239,774 |
| Less: Cost of sales of pesticide | 9,900 | 277,200 | 3,326,400 | 11,385 | 318,780 | 3,825,360 | 11,954 | 334,719 | 4,016,628 |
| Less: Total cost of Sales (B) | 20,350 | 569,800 | 6,837,600 | 23,403 | 655,270 | 7,863,240 | 24,573 | 688,034 | 8,256,402 |
| Gross Profit (C) [C=(A-B)] | 1,700 | 47,600 | 571,200 | 1,955 | 54,740 | 656,880 | 2,053 | 57,477 | 689,724 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 400 | 4,800 | | 500 | 6,000 | | 550 | 6,600 |
| Shop Rent (self) | | - | - | | - | - | | - | - |
| Mobile bill (SMS & Reporting) | | 800 | 9,600 | | 800 | 9,600 | | 800 | 9,600 |
| Night Guard bill | | 200 | 2,400 | | 250 | 3,000 | | 250 | 3,000 |
| Conveyance | | 5,000 | 60,000 | | 6,000 | 72,000 | | 6,500 | 78,000 |
| Provision of bad Debt | | 50 | 598 | | 50 | 598 | | 50 | 598 |
| Ownership Transfer Fee | | 2,000 | 12,000 | | 2,000 | 24,000 | | 2,000 | 24,000 |
| Proposed Salary-Self | | 22,000 | 264,000 | | 24,000 | 288,000 | | 25,000 | 300,000 |
| Proposed Salary (Assistant-1) | | 6,000 | 72,000 | | 8,000 | 96,000 | | 8,000 | 96,000 |
| Other Cost (stationary & Entertainment etc.) | | 1,600 | 19,200 | | 1,800 | 21,600 | | 2,000 | 24,000 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 335 | 4,025 | | 335 | 4,025 | | 335 | 4,025 |
| Total Operating Cost (D) | - | 38,385 | 448,623 | - | 43,735 | 524,823 | - | 45,485 | 545,823 |
| Net Profit (C-D): | - | 9,215 | 122,578 | - | 11,005 | 132,058 | - | 11,992 | 143,902 |
| Retained Income | | | 122,578 | | | 254,635 | | | 398,537 |

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.)

| SI # | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-------------|---|-------------------------|-------------------------|-------------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 300,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 134,578 | 156,058 | 167,902 |
| 1.3 | Depreciation Expenses | 4,025 | 4,025 | 4,025 |
| 1.4 | Opening Balance of Cash Surplus | - | 38,603 | 54,685 |
| | Total Cash Inflow | 438,603 | 198,685 | 226,612 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 300,000 | - | - |
| 2.2 | GB Loan Outstanding | 28,000 | | |
| 2.3 | Investment Payback including Ownership Transfer Fee | 72,000 | 144,000 | 144,000 |
| | Total Cash Outflow | 400,000 | 144,000 | 144,000 |
| 3.0 | Total Cash Surplus | 38,603 | 54,685 | 82,612 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family): 01
Future employment: 0
- Ownership of business in his own name;
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences: (07 yrs);

OPPORTUNITIES

- Location of Shop;
- Increase of demand
- The Capital of the entrepreneur will be BDT 943,537 after 3 years excluding payback of investor's money.

WEAKNESS

- Can not supply goods as per demand;

THREATS

- Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures













ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২৫/২০২৬

লাইসেন্স

ক্রমিক নং- ৭০

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৩

লাইসেন্স নং : ২০

লাইসেন্সধারীর নাম :

মোঃ মাসুদ হুসাইন খান

পিতা/স্বামীর নাম :

শ্রী আঃ গণিঃ মাহ

ঠিকানা : গ্রাম :

আঃ হাফিজ

পোস্ট :

সাঘাটা

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন :

স্বাস্থ্য পরিদর্শক

৩০/০৬/২০২৬

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা :

২৫০০

কথায়

দুই হাজার পঞ্চাশ টাকা মাত্র

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা
কর : হলো।

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

তারিখ :

২৫/০৬/২০২৫

মোঃ মোশাররফ হোসেন

চেয়ারম্যান

৩নং সাঘাটা ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।



গণপ্রজাতন্ত্রী বাংলাদেশ

ইপসেফ ৩৩৩৩

জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা, বাংলাদেশ।

জন্ম সনদ

[বিধি ১, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০১৬]

(জন্ম নিবন্ধন বহি হইতে উদ্ধৃত)

নিবন্ধন বহি নং- ০৯

নিবন্ধন তারিখ : ০৬/০৬/২০০৭
দিন মাস বৎসর

সনদ ইন্সার তারিখ : ২৯/০৬/২০১৪
দিন মাস বৎসর

নিবন্ধন নং- ০০২৪২৫

ব্যক্তিগত পরিচিতি নং- ১২১৫৩২১৮৮৮৫০০২৪২৫

নাম : শ্রী অজিজ সাদা

জন্ম তারিখ : সংখ্যায় (শ্রীঃ) : ০৯-১২-১৯৬৫-২৩ গিণ্ড : নারী পুরুষ

কপায় (শ্রীঃ) : অয়েলা ডিমেন্দুর্ন ঈনসাত পঁচানব্বই

জন্মস্থান গ্রাম : সাগাটা ইউনিয়ন : ৩নং সাগাটা

উপজেলা : সাগাটা জেলা : গাইবান্ধা দেশ : বাংলাদেশ

পিতার নাম : শ্রী বিকাশ চন্দ্র সাদা জাতীয়তা : বাংলাদেশী

মাতার নাম : শ্রীমতী রশ্মি সাদা জাতীয়তা : বাংলাদেশী

স্থায়ী ঠিকানা : গ্রাম-সাগাটা, ডাকঘর : সাগাটা

সাগাটা, গাইবান্ধা



নিবন্ধকের কার্যালয়ের সীলনামোহর

(Signature)

(নিবন্ধকের ব্যক্তিগত সীল)
মোঃ মোশারফ হোসেন সুইট
সেইগারামসরফ হোসেন সুইট
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা

Thank You