



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name: Nobin Traders

Business Category: Grocery Business



**Business Proposal Identified & Prepared by: Md. Shahinur Islam,
Assistant Offi. Mithapukur Unit, Rangpur**
Business Proposal Verified by: Mohammed Anwar Hossain

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Mashiar Rahman</i> Vill: Dhaulat Krisnapur, Union: 2 No Ranipukur, Post: Ranipukur, Upazila: Mithapukur, District: Rangpur.
Age	:	19 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers, 01 (One) Sister.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Rokachena Begum Md. Emdadul Haque <i>Branch: Ranipukur, Mithapukur, Centre # 16/mo,</i> <i>Loan no.: 3243, Membership since 05 July 2004.</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 20,000/-
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Ni Nil

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

Education, till to date	:	Honor's - Management (continuing)
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.)	:	03 (Three) years experiences is running his own business. He started the business with BDT 80,000 (Eighty thousand). He has on hand training. : He has built shop for renting and increased the capital of his running business.
Other Own/Family Sources of Income	:	His Father's and Brother's income from Business (Stock and Pesticide).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01749940236
NU's National ID No.	:	19968515894000147
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rokachena Begum is a GB member since 5 July 2004 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan by assisting her husband in business, agriculture and cow purchase purposes.
- Finally GB loan helped her to improve economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nobin Traders</i>
Address/ Location	:	Ershad mur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 386,000/-
Financing	:	Self Tk. 316,000 (from existing business) Required Investment Tk.70,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average15%
(ii) Estimated % of proposed gross profit margin	:	On an average15%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

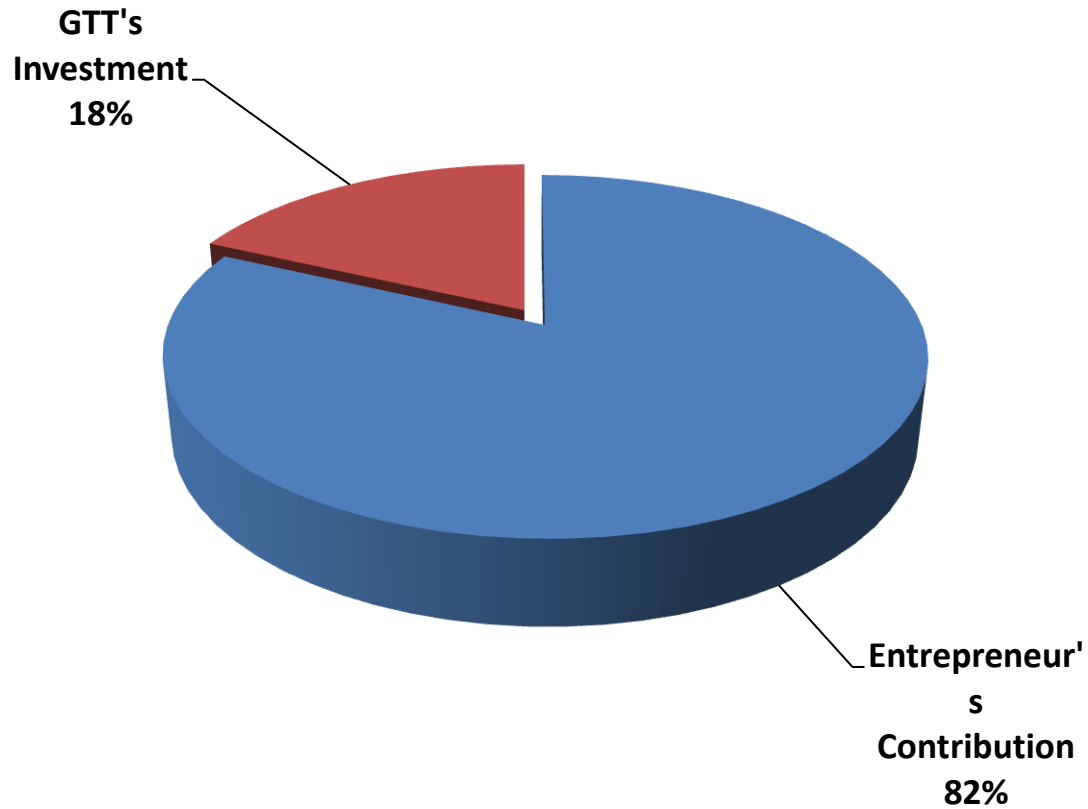
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,500	70,000	840,000
Total Sales/commission (A)	2,500	70,000	840,000
Less: Cost of Sales			
Cost of products	2,125	59,500	714,000
Total Cost of Sales (B)	2,125	59,500	714,000
Gross Profit (C) [C=(A-B)]	375	10,500	126,000
Less: Operating Cost:			
Electricity bill		700	8,400
Generator bill		200	2,400
Shop Rent		1,000	12,000
Night Guard bill		280	3,360
Mobile bill		300	3,600
Conveyance		800	9,600
Present Salary (Self & family)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		686	8,230
Total Operating Cost (D)		8,466	101,590
Net Profit (C-D):		2,034	24,410

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rice, Oil, salt, Sugar, Flour, Cosmetics, soft drinks, Biscuits, etc.)	Investment in products (Rice, Oil, salt, Sugar, Flour, Cosmetics, soft drinks, Biscuits, etc.)	163,277	70,000	233,277
Investment in Machineries & Equipment (Refrigerator,-1 Digital weight machine,-2 Calculator,-1 fan,-2 light ,-3etc.)		36,200	-	36,200
Cash in hand		3,523	-	3,523
Creditors (Since march, 2016 to at present)		(15,000)	-	(15,000)
Decoration (fixture and fittings)		28,000	-	28,000
Advance for Shop		100,000	-	100,000
Total Capital		316,000	70,000	386,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 316,000
- GTT's Investment BDT 70,000
- Total Capital BDT 386,000



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)	3,500	98,000	1,176,000	4,130	115,640	1,387,680	4,460	124,891	1,498,694
Total Sales/commission (A)	3,500	98,000	1,176,000	4,130	115,640	1,387,680	4,460	124,891	1,498,694
Less: Cost of Sales									
Cost of products	2,975	83,300	999,600	3,511	98,294	1,179,528	3,791	106,158	1,273,890
Total Cost of Sales (B)	2,975	83,300	999,600	3,511	98,294	1,179,528	3,791	106,158	1,273,890
Gross Profit (C) [C=(A-B)]	525	14,700	176,400	620	17,346	208,152	669	18,734	224,804
Less: Operating Cost:									
Electricity bill		800	9,600		900	10,800		950	11,400
Generator bill		250	3,000		250	3,000		250	3,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		300	3,600		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,100	13,200		1,120	13,440		1,120	13,440
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Proposed Salary (Self & family)		5,000	60,000		5,500	66,000		6,000	72,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Other Cost (stationary & Entertainment etc.)		700	8,400		750	9,000		800	9,600
Non Cash Item:									
Depreciation Expenses		686	8,230		686	8,230		686	8,230
Total Operating Cost (D)	-	10,948	128,570	-	11,618	139,410	-	12,218	146,610
Net Profit (C-D):	-	3,753	47,830	-	5,729	68,742	-	6,516	78,194
Retained Income			47,830			116,572			194,766

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly 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	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	50,630	74,342	83,794
1.3	Depreciation Expenses	8,230	8,230	8,230
1.4	Opening Balance of Cash Surplus	3,523	45,583	94,555
	Total Cash Inflow	132,383	128,155	186,579
2.0	Cash Outflow			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	Total Cash Outflow	86,800	33,600	33,600
3.0	Total Cash Surplus	45,583	94,555	152,979

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- Ownership of business in his own name;
- He has on hand training;
- Experience : 3yrs.

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 510,766 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Fire.

Presented at In-house Executive Social Business Design Lab
(GTT) at Grameen Telecom Trust Premises

Thank you

Pictures



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Center fruit

Center fruit

DENTISAFE

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)
ইউ. পি, ফরম নং ৭ [১২ (১)] নিয়ম দ্রষ্টব্য

২নং রাণীপুকুর ইউনিয়ন পরিষদ

ডাকঘর : রাণীপুকুর, উপজেলা-মিঠাপুকুর, জেলা-রংপুর।
চেয়ারম্যান-মোঃ মতিয়ার রহমান

ট্রেড লাইসেন্স

37

তারিখ : ২০/০৬/২০২২

ক্রমিক নম্বর :

লাইসেন্স নং-

নাম :

মোঃ মতিয়ার রহমান (নবীন ট্রেডার্স)

পিতা/স্বামীর নাম : মোঃ ইমদাদুল হক

ঠিকানাঃ গ্রাম : কুশপুত্র চাঁদুয়া মার্গ

ইউনিয়ন : ২নং রাণীপুকুর, ডাকঘর : রাণীপুকুর

উপজেলা : মিঠাপুকুর, জেলা : রংপুর।

টাকা : ২০০৮

পর্যায় : ১

কথায় : দুই হাজার টাকা

দেওয়ার তাহাকে : ২০/০৬/২০২২

ইহতে : ২০/০৬/২০২২

তারিখ

পর্যন্ত অত্র ইউনিয়নে : পর্যায়ক্রমে

ব্যবসা চালানোর জন্য এই লাইসেন্সে প্রদান করা হইল।

তারিখ : ২০/০৬/২০২২

২০/০৬/২২
চেয়ারম্যান মোঃ মতিয়ার রহমান

জাতীয় পরিচিতি বিবরণ



নাম : মোঃ মশিয়ার রহমান
Name : MD. MASHIAR RAHMAN
পিতা : মোঃ এমদাদুল হক
মাতা : মোছাঃ নোকছেনা বেগম
Date of Birth : 20-12-1996
NID No. : 19968515894000147
Blood Group : B+
বর্তমান ঠিকানা : বাসা/হোল্ডিং: এমদাদ ভিলা, গ্রাম/বাস্তা: ০১,
দৌলত কৃকপুর, ডাকঘর: বাণীপুরে - ৫৪৩০,
মিঠাপুকুর, পশ্চিম, বাগপুর



Thank You