



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : **Hiron Hardworks***  
*Business Category: **General Retail & Wholesale***



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

Name and address	:	<b>Ratan Kumar</b> Vill: Shal bari, Union: 7 no Sreemontopur, Post: Rambari, Upazila: Niamatpur, District: Naogaon.
Age	:	26 Years
Marital status	:	Married
Children	:	1 (one) Son
No. of siblings:	:	1 (one) Sister and 2 (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	:	Sreemoti Shefali Rani Das
(iii) Father's name	:	Hiron Chandra
(iv) GB member's info	:	<i>Branch: Shal bari, Niamatpur, Centre # 22/mo</i> <i>Loan no.: 2791, Member since December 02, 2010</i> First loan: Tk. 2,000 Existing loan: Tk. 50,000 , Outstanding loan: Tk. 34,600
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	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	05 (five) years working experience and last 02 (two) years he is running his own blacksmith business. He started the business only with Tk. 20,000. : 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 Contract No.	:	01747476615
NU's National ID No.	:	19896416984000073
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Sreemoti Shefali Rani Das is a GB member since December 02, 2010, at first she took GB loan BDT 2,000(two thousand).
- Gradually she took GB loan several times and utilized it for purchasing 2 (two) cows, cultivation and assisting her son in business (blacksmith).
- 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	:	<b><i>Hiron Hardworks</i></b>
Address/ Location	:	Shal bari bazar, Niamatpur, Naogaon.
Total Investment in BDT	:	Tk. 90,000
Financing	:	Self Tk. 20,000 (from existing business) Required Investment Tk. 70,000 (as equity)
Present salary/drawings from business	:	Taka 4,000 (four thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 25%.
(ii) Estimated % of proposed gross profit margin	:	On products 25%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

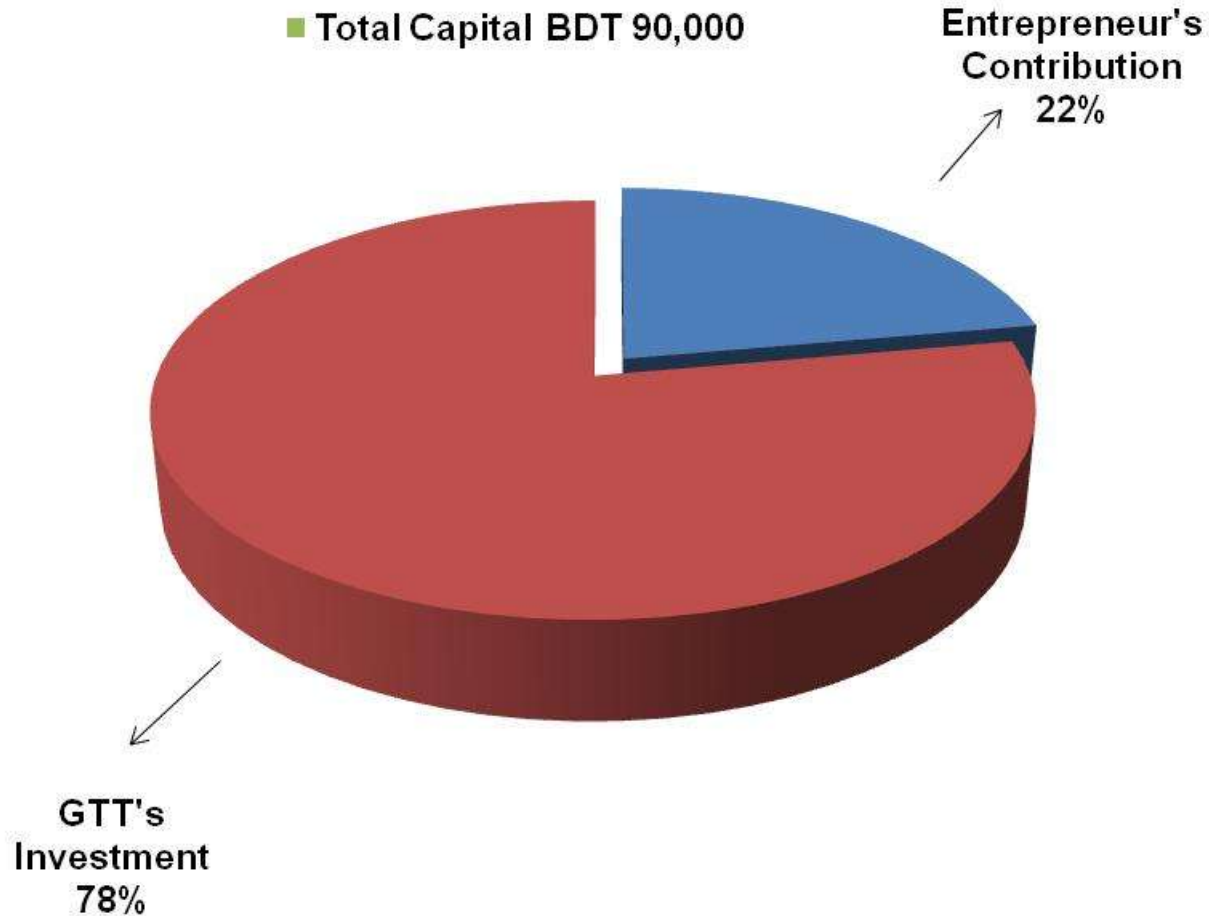
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	1,200	33,600	403,200
Less: Cost of sales of products (B)	900	25,200	302,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>300</b>	<b>8,400</b>	100,800
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop Rent (self)		-	-
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		800	9,600
Present Salary (Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		700	8,400
<b>Non Cash Item:</b>			
Depreciation Expenses		303	3,635
<b>Total Operating Cost (D)</b>		<b>6,703</b>	<b>80,435</b>
<b>Net Profit (C-D):</b>		<b>1,697</b>	<b>20,365</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (knife, chopper, axe, hook, spade, plough, machete, plain sheet, rod and coal etc.)	knife, chopper, axe and hook etc.	25,144	70,000	95,144
Investment in Machineries (hammer, rail slipper, plus and blowing machine etc.)		24,035	-	24,035
Cash in hand		5,121	-	5,121
GB Loan Outstanding		(34,600)	-	(34,600)
Decoration (fixture and fittings)		300	-	300
<b>Total Capital</b>		<b>20,000</b>	<b>70,000</b>	<b>90,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 20,000
- GTT's Investment BDT 70,000
- Total Capital BDT 90,000





# ***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)	2,000	55,998	671,973	2,300	64,397	772,769	2,415	67,617	811,408
Less: Cost of sales of products (B)	1,500	41,998	503,980	1,725	48,298	579,577	1,811	50,713	608,556
<b>Gross Profit (C) [C=(A-B)]</b>	<b>500</b>	<b>13,999</b>	167,993	<b>575</b>	<b>16,099</b>	193,192	<b>604</b>	<b>16,904</b>	202,852
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		700	8,400
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		650	7,800		650	7,800		650	7,800
Conveyance		2,200	26,400		2,700	32,400		2,700	32,400
Ownership Transfer Fee		467	2,800		467	5,600		467	5,600
Proposed Salary (Self)		5,000	60,000		5,500	66,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		1,100	13,200		1,300	15,600		1,500	18,000
<b>Non Cash Item:</b>									
Depreciation Expenses		303	3,635		303	3,635		303	3,635
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>10,420</b>	<b>122,235</b>	<b>-</b>	<b>11,770</b>	<b>141,235</b>	<b>-</b>	<b>11,970</b>	<b>143,635</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>3,580</b>	<b>45,758</b>	<b>-</b>	<b>4,330</b>	<b>51,957</b>	<b>-</b>	<b>4,935</b>	<b>59,217</b>
<b>Retained Income</b>			<b>45,758</b>			<b>97,715</b>			<b>156,932</b>

**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.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	48,558	57,557	64,817
1.3	Depreciation Expenses	3,635	3,635	3,635
1.4	Opening Balance of Cash Surplus	-	793	28,386
	<b>Total Cash Inflow</b>	<b>122,193</b>	<b>61,986</b>	<b>96,837</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	70,000	-	-
2.2	GB Loan Outstanding	34,600		
2.3	Investment Payback including Ownership Transfer Fee	16,800	33,600	33,600
	<b>Total Cash Outflow</b>	<b>121,400</b>	<b>33,600</b>	<b>33,600</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>793</b>	<b>28,386</b>	<b>63,237</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- Trade license of business in his own name
- Maintains book of record
- Experience : 7 Yrs.

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 176,932 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competition;

Presented at 8<sup>th</sup> In-house Executive Social Business Design Lab  
on August 05, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures











D তারিখ	S বিক্রয়	R শালি ভাগদ	P পূর্ব কয়	F জরি	C বাক্য	
২৭-৫-১৫	মানামান	২০০০	২০০০	৫০ ২০ ৫০	৬৪০০	
১৬-০৬-১৫		২৬০০	৬৪০০	২০০০	৬০৪০	
২৭-৬-১৫		২২০০	৬০৪০	২০০০	৬৭৪০	
২৮-৬-১৫		২৫০০	৬৭৪০	৫০০	৬০০০	
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২০-৬-১৫		২৫০০	২৬০০ <del>২২০০</del>	০	২০০০	৪২০০
২১-৬-১৫		২০০০	৪২০০	৬০০০	২০০০	৬২০০
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২৮-৬-১৫		২৫০০	৪২৫০	০	২০০	৬৫০





**Thank You**