



**Grameen Telecom Trust**  
Building Social Business

*Proposed NU Business Name : **Ranga Halud Mill***  
*Business Category: **General Retail & Wholesale***



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

Name and address	:	<b><i>Md. Jahurul Islam</i></b> Vill: Jogipara, Union: Saghata, Post: Munshir hat, Upazila: Saghata, District: Gaibandha.
Age	:	34 Years
Marital status	:	Married
Children	:	1 (one) Brother and 1 (one) Sister
No. of siblings:	:	3 (three) 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	:	Mst. Jahura Begum
(iii) Father's name	:	Md. Tara Mia
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha Centre # 01/mo</i> <i>Loan no.: 1024, Member since January 28, 2010</i> First loan: Tk. 10,000 Existing loan: Tk. 15,000 , Outstanding loan: Tk. 9,352
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	:	S.S.C
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.)	:	03 (three) years experience is running his own mill business. He started the business only with Tk. 170,000.  : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture, brothers income from job and part time assisting in entrepreneur's business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713784812
NU's National ID No.	:	3218885091998
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Jahura Begum is a GB member since January 28, 2010, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually she took GB loan several times and utilized it for repairing house, mortgaging 3 bigha land 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	:	<b><i>Ranga Halud Mill</i></b>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 598,000
Financing	:	Self Tk. 348,000 (from existing business) Required Investment Tk. 250,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 10,000 (ten thousand)
Proposed Salary	:	Taka 13,000 (thirteen thousand)
Proposed Business Implementation Plan	:	On products 20% & servicing (thrashing) 100%.
(i) % of present gross profit margin	:	On products 20% & servicing (thrashing) 100%.
(ii) Estimated % of proposed gross profit margin	:	
(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	5,000	140,000	1,680,000
Income from servicing (thrashing)	800	22,400	268,800
<b>Total Sales income (A)</b>	<b>5,800</b>	<b>162,400</b>	<b>1,948,800</b>
<b>Less: Cost of sales of products (B)</b>	<b>4,000</b>	<b>112,000</b>	<b>1,344,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,800</b>	<b>50,400</b>	<b>604,800</b>
<b>Less: Operating Cost:</b>			
Electricity bill		250	3,000
Generator bill		10,000	120,000
Shop Rent		1,500	18,000
Mobile bill		500	6,000
Conveyance		1,500	18,000
Present Salary (Self)		10,000	120,000
Present Salary (Assistant - 3)		18,000	216,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
<b>Non Cash Item:</b>			
Depreciation Expenses		2,827	33,925
<b>Total Operating Cost (D)</b>		<b>46,077</b>	<b>552,925</b>
<b>Net Profit (C-D):</b>		<b>4,323</b>	<b>51,875</b>

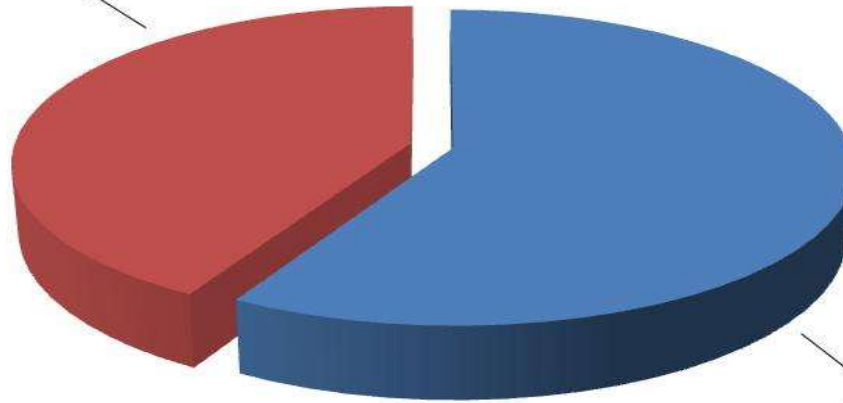
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (mustard oil, pepper, turmeric, pulses and well cake etc)	mustard, turmeric, pepper and pulses	89,030	250,000	339,030
Investment in Machineries ( shallow machine, thrashing machine, dice and weight balance etc.)		223,500		223,500
Cash in hand		422		422
GB loan outstanding		(9,352)		(9,352)
Debtors		10,400		10,400
Decoration ( fixture and fittings)		4,000		4,000
Advance for shop		30,000		30,000
<b>Total Capital</b>		<b>348,000</b>	<b>250,000</b>	<b>598,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 348,000
- GTT's Investment BDT 250,000
- Total Capital BDT 598,000

GTT's  
Investment  
42%



Entrepreneur's  
Contribution  
58%



# ***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	8,000	224,000	2,688,000	9,200	257,600	3,091,200	10,212	285,936	3,431,232
Income from servicing (thrashing)	1,000	28,000	336,000	1,150	32,200	386,400	1,265	35,420	425,040
<b>Total estimated Sales income (A)</b>	<b>9,000</b>	<b>252,000</b>	<b>3,024,000</b>	<b>10,350</b>	<b>289,800</b>	<b>3,477,600</b>	<b>11,477</b>	<b>321,356</b>	<b>3,856,272</b>
<b>Less: Cost of sales of products</b>	<b>6,400</b>	<b>179,200</b>	<b>2,150,400</b>	<b>7,360</b>	<b>206,080</b>	<b>2,472,960</b>	<b>8,170</b>	<b>228,749</b>	<b>2,744,986</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>2,600</b>	<b>72,800</b>	<b>873,600</b>	<b>2,990</b>	<b>83,720</b>	<b>1,004,640</b>	<b>3,307</b>	<b>92,607</b>	<b>1,111,286</b>
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		700	8,400		900	10,800
Generator bill		15,000	180,000		20,000	240,000		25,000	300,000
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	10,800
Conveyance		3,000	36,000		4,000	48,000		5,000	60,000
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Proposed Salary-Self		13,000	156,000		14,000	168,000		14,000	168,000
Present Salary (Assistant - 4)		25,000	300,000		27,000	324,000		29,000	348,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
<b>Non Cash Item:</b>									
Depreciation Expenses		2,827	33,925		2,827	33,925		2,827	33,925
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>64,894</b>	<b>768,725</b>	<b>-</b>	<b>74,294</b>	<b>891,525</b>	<b>-</b>	<b>82,694</b>	<b>992,325</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>7,906</b>	<b>104,875</b>	<b>-</b>	<b>9,426</b>	<b>113,115</b>	<b>-</b>	<b>9,913</b>	<b>118,961</b>
<b>Retained Income</b>			<b>104,875</b>			<b>217,990</b>			<b>336,951</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.)**

<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	250,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	114,875	133,115	138,961
1.3	Depreciation Expenses	33,925	33,925	33,925
1.4	Opening Balance of Cash Surplus	-	79,448	126,488
	<b>Total Cash Inflow</b>	<b>398,800</b>	<b>246,488</b>	<b>299,374</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	250,000	-	-
2.2	Payback to GB loan outstanding	9,352		
2.3	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	<b>Total Cash Outflow</b>	<b>319,352</b>	<b>120,000</b>	<b>120,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>79,448</b>	<b>126,488</b>	<b>179,374</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01(brother)  
Others (beyond family):  
03 (permanent)  
05 (production basis)
- Future employment: 01
- Ownership of Business in own name
- Trade license of business in his own name
- Experience : 3 Yrs.

## **W**EAKNESS

- Can not supply goods & services according to demand.

## **O**PPORTUNITIES

- Only one Mill in his locality;
- Increase of demand
- The capital of Entrepreneur will be Tk. 684,951 after 3 years excluding payback of investor's money.

## **T**HREATS

Presented at 7<sup>th</sup> In-house Executive Social Business Design Lab  
on June 24, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures









List of 2000 species

Species	Year	Location
1. <i>...</i>	---	...
2. <i>...</i>	---	...
3. <i>...</i>	---	...
4. <i>...</i>	---	...
5. <i>...</i>	---	...
6. <i>...</i>	---	...
7. <i>...</i>	---	...
8. <i>...</i>	---	...
9. <i>...</i>	---	...
10. <i>...</i>	---	...
11. <i>...</i>	---	...
12. <i>...</i>	---	...
13. <i>...</i>	---	...
14. <i>...</i>	---	...
15. <i>...</i>	---	...
16. <i>...</i>	---	...
17. <i>...</i>	---	...
18. <i>...</i>	---	...
19. <i>...</i>	---	...
20. <i>...</i>	---	...

ইউপি করম-১৩

## লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৪/২০১৫

**লাইসেন্স**

### ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ৩৬

লাইসেন্স নং : ৪৫৫ তারিখ : ১৫/০৪/২০১৫

লাইসেন্সধারীর নাম : রায় হরিদ্র শিল্প

পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ জগদ্বন ইন্দ্রনাথ

ঠিকানা : গ্রাম : সাগায়া পোষ্ট : সাগায়া

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।


পেশার ধরন : ইন্দ্র শিল্প

৩০/০৮/২০১৫ তারিখ পর্যন্ত বৈধ।

ফি ধরনের পরিমাণ টাকা : ১০০/- (কথায় একশত টকা)

শর্ত হলে আর ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ১৫/০৪/১৫

  
 মোঃ মোশাররফ হোসেন  
 চেয়ারম্যান  
 ৩নং সাঘাটা ইউনিয়ন পরিষদ  
 সাঘাটা, গাইবান্ধা।

সহকারী সচিবের দপ্তর

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

সহকারী সচিবের দপ্তর

নং : ৩৬

লাইসেন্স নং : ৪৫৫

তারিখ : ১৫/০৪/১৫

লাইসেন্সধারীর নাম : রায় হরিদ্র শিল্প

পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ জগদ্বন ইন্দ্রনাথ

ঠিকানা : গ্রাম : সাগায়া পোষ্ট : সাগায়া

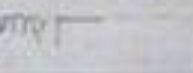
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

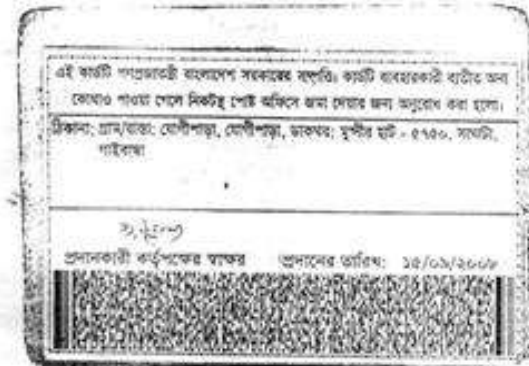
পেশার ধরন : ইন্দ্র শিল্প

ফি ধরনের পরিমাণ টাকা : ১০০/- (কথায় একশত টকা)

শর্ত হলে আর ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ১৫/০৪/১৫

  
 মোঃ মোশাররফ হোসেন  
 চেয়ারম্যান  
 ৩নং সাঘাটা ইউনিয়ন পরিষদ  
 সাঘাটা, গাইবান্ধা।



**Thank You**