



Grameen Telecom Trust
Building Social Business

**Proposed NU Business Name : Liberty City Gold
Center-02**

Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Saidur Rahman Vill: Dousou, Union: 5 no. Dousou, Post: Baliadangi, Upazila: Baliadangi, District: Thakurgaon.
Age	:	32 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) Brothers and 03 (Three) Sisters.
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. Tohida Begum
(iii) Father's name	:	Late. Mohir Uddin
(iv) GB member's info	:	<i>Branch: Dousou, Baliadangi, Centre # 65/mo, Loan no.: 7494, Member since May 19, 2010. First loan: Tk. 15,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 19,500</i>
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., 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.)	:	<p>04 (Four) years experiences is running his own business. He started the business with BDT 120,000 (One Lac Twenty Thousand).</p> <p>He has 14 (Fourteen) Years working experiences as a Sales Man of his Uncles Shop (Bhai Bhai Store).</p> <p>He has taken 15 (Fifteen) days training on Livestock from “Jubo Unnayan Proshikhan Kendro” under the district of Baliadangi, Thakurgaon.</p>
Other Own/Family Sources of Income	:	His another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU’s Contact No.	:	01740835531
NU’s National ID No.	:	9410873541543
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Tohida Begum is a GB member since May 19, 2010 at first she took GB loan BDT 15,000 (Fifteen thousand).
- Gradually she took GB loan several times and utilized it for household purposes and assisting her son (entrepreneur) in existing 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>Liberty City Gold Center-02</i>
Address/ Location	:	College Road, Nekmorod Bazar, Ranishankoil, Thakurgaon.
Total Investment in BDT	:	Tk. 729,000
Financing	:	Self Tk. 429,000 (from existing business) Required Investment Tk. 300,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand Five Hundred)
Proposed Salary	:	BDT 5,500 (Five thousand Five Hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 18%
(ii) Estimated % of proposed gross profit margin	:	On products 18%
(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 (Retail & Wholesale) (A)	3,500	98,000	1,176,000
Less: Cost of Sales (Product Purchase) (B)	2,870	80,360	964,320
Gross Profit (C) [C=(A-B)]	630	17,640	211,680
Less: Operating Cost:			
Electricity bill		350	4,200
Night Guard bill		150	1,800
Shop rent		1,000	12,000
Mobile bill		600	7,200
Conveyance bill		3,000	36,000
Present Salary (Family & Self)		4,500	54,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		280	3,355
Total Operating Cost (D)		14,380	172,555
Net Profit (C-D):		3,260	39,125

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Cosmetics item, Travel Beg, Jewelery item etc.).	Investment in products (City Gold, Trolley Beg, ladies beg, Cosmetics item etc.)	312,336	300,000	612,336
Cash in hand		32,665	-	32,665
Investment in Machineries (Fan-1, Light, basket etc.)		3,350	-	3,350
Decoration (fixture and fittings)		30,200	-	30,200
Advance for Shop		70,000	-	70,000
Debtors (Since August, 2015 to at Present)		1,794	-	1,794
GB Outstanding Loan		(19,500)	-	(19,500)
Creditors (Since August, 2015 to at Present)		(1,845)	-	(1,845)
Total Capital		429,000	300,000	729,000

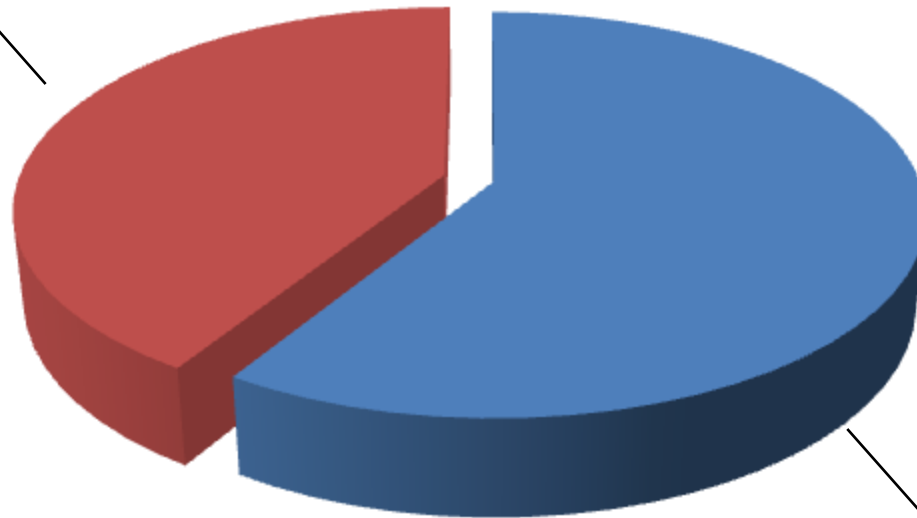
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 429,000

■ GTT's Investment BDT 300,000

■ Total Capital BDT 729,000

GTT's
Investment 41%



Entrepreneur's
Contribution
59%

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 (Retail & Wholesale) (A)	5,500	153,997	1,847,966	6,325	177,097	2,125,161	6,957	194,806	2,337,677
Less: Cost of Sales (B)	4,510	126,278	1,515,332	5,186	145,219	1,742,632	5,705	159,741	1,916,896
Gross Profit (C) [C=(A-B)]	990	27,719	332,634	1,138	31,877	382,529	1,252	35,065	420,782
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Night Guard bill		150	1,800		180	2,160		180	2,160
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		900	10,800
Conveyance bill		3,100	37,200		3,100	37,200		3,300	39,600
Ownership Transfer Fee		2,000	12,000		2,000	24,000		2,000	24,000
Proposed Salary-(Family & Self)		5,500	66,000		6,000	72,000		7,000	84,000
Proposed Salary-(Assistant-01)		3,000	36,000		3,500	42,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,200	26,400		2,200	26,400
Non Cash Item:									
Depreciation Expenses		280	3,355		280	3,355		280	3,355
Total Operating Cost (D)	-	18,230	206,755	-	19,660	235,915	-	20,960	251,515
Net Profit (C-D):	-	9,490	125,879	-	12,218	146,614	-	14,106	169,267
Retained Income			125,879			272,493			441,760

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)	137,879	170,614	193,267
1.3	Depreciation Expenses	3,355	3,355	3,355
1.4	Opening Balance of Cash Surplus	-	49,734	79,703
	Total Cash Inflow	441,234	223,703	276,325
2.0	Cash Outflow			
2.1	Product Purchase	300,000	-	-
2.2	GB Outstanding Loan	19,500	-	-
2.3	Investment Payback including Ownership Transfer Fee	72,000	144,000	144,000
	Total Cash Outflow	391,500	144,000	144,000
3.0	Total Cash Surplus	49,734	79,703	132,325

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (18yrs);

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 870,760 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 13th In-house Executive Social Business Design Lab
On September 10, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

শিলাটি সিটিগোল্ড সেন্টার

ফোন: ০১৭৪০-৪২৫৫৩১







শিলাটি সিটিগোল্ড সেন্টার

ফোন: ০১৭৪০-৪২৫৫৩১





২নং নেকমরদ ইউনিয়ন পরিষদ

নেকমরদ, উপজেলাঃ বালীশাওঁকল জেলাঃ ঠাকুরগাঁও।

ট্রেড লাইসেন্স 71

তারিখ- ২১/০৮/২০২৬ খ্রিঃ

বই নম্বর-

লাইসেন্স নম্বর-

লাইসেন্স ধারীর নামঃ

শ্রীঃ মহিদুল রহমান

পিতা/স্বামীর নামঃ

শ্রীঃ মহিদুল উদ্দীন

ঠিকানাঃ

শ্রীঃ দুশ্শুগু(মার্শীর পাড়া) বানিয়াডাওঁ ঠাকুরগাঁও

দেশের কোডঃ

লিবার্টি মিটি গ্র্যান্ড মেন্টার-০২

নেকমরদ বাগার, ক্রমঃ ঠাকুরগাঁও-১৩০
৩০ জুন-২০২৬ ইং।

এই প্রদানের পরিমাণ টাকায়ঃ

২৫০৮

টাকা মাত্র

বকসাত নব্ব্বান্ন টাকামাত্র

স্বাক্ষর করে তার ব্যবসা কৃতি/শেষ

কমমেরিকম ব্যাবসা

চালিয়া যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

(Signature)
২২/০৮/২৬

সিনিয়র সহকারী
ডেপুটি সেক্রেটারী
সেভাধিকারমন্ত্রণালয়
ঢাকা

তারিখঃ



গ্রামীণ ব্যাংক

শাখা

দুওসুও বালিয়াডাঙ্গী শাখা

সহজ ঋণের পাশ বই

নাম দেবদা, চরিত্র্য বোম্ব

স্বী নং ৭৪২৪

গ্রুপ নং ০৭

কেন্দ্র নং ডগম

কেন্দ্রের নাম খেত পল্লী গ্রাম

বই ইস্যুর তারিখ ২০২০

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You