



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : M/S Raihan Varieties**



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

Name and address	:	<b>Md. Raihan Sarkar</b> Vill: Lalapur, Union: Dousou, Post: Kal Megh, Upazila: Baliadangi, District: Thakurgaon.
Age	:	25 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	:	Mst. Anwara Begum
(iii) Father's name	:	Md. Abu Taleb
(iv) GB member's info	:	<i>Branch: Dousou, Baliadangi, Centre # 57/Mo, Loan no.: 10067 Member since July 03, 2004 First loan: Tk. 4,000 Existing loan: Tk. 50,000, Outstanding: Tk. 22,261</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 Ten
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.)	:	05 (five) years working experiences and last 08 (eight) years he is running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Father income from service (Security Guard).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01788231220
NU's National ID No.	:	19909410873000181
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Anwara Begum is a GB member since July 03, 2004 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took loan several times and utilized it for mortgaging (2 bigha) land, cultivation, building house and assisting her son in business (grocery business).
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son's.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Raihan Varieties</i></b>
Address/ Location	:	Kal Megh, Bus stand, Baliadangi, Thakurgaon.
Business Category	:	General Retail & wholesale
Total Investment in BDT	:	Tk. 479,000
Financing	:	Self Tk. 329,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 1,000 (One thousand)
Proposed Salary	:	BDT 1,000 (One thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 10%
(ii) Estimated % of proposed gross profit margin	:	On an average 10%
(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)	7,000	182,000	2,184,000
Less: Cost of Sales (B)	6,300	163,800	1,965,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>700</b>	<b>18,200</b>	<b>218,400</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		1,000	12,000
Shop rent		1,100	13,200
Night Guard bill		150	1,800
Conveyance		500	6,000
Mobile bill		300	3,600
Present Salary (Self)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		792	9,500
<b><i>Total Operating Cost (D)</i></b>		<b>6,842</b>	<b>82,100</b>
<b>Net Profit (C-D):</b>		<b>11,358</b>	<b>136,300</b>

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

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (oil, rice, pulses, soap, soap drinks, spices, pickles, biscuit, detergent powder, tea, leaf, noodles, shampoo, chips, chocolate, pen and cosmetics item etc.)	164,521	150,000	314,521
Investment in Machineries (refrigerator and weight machine)	32,500	-	32,500
Debtors	47,220	-	47,220
Creditors	(28,000)	-	(28,000)
Cash in hand	3,770	-	3,770
Decoration (fixture & fittings)	46,250	-	46,250
Advance for shop	85,000	-	85,000
Grameen Bank Outstanding Loan	(22,261)	-	(22,261)
<b>Total Capital</b>	<b>329,000</b>	<b>150,000</b>	<b>479,000</b>

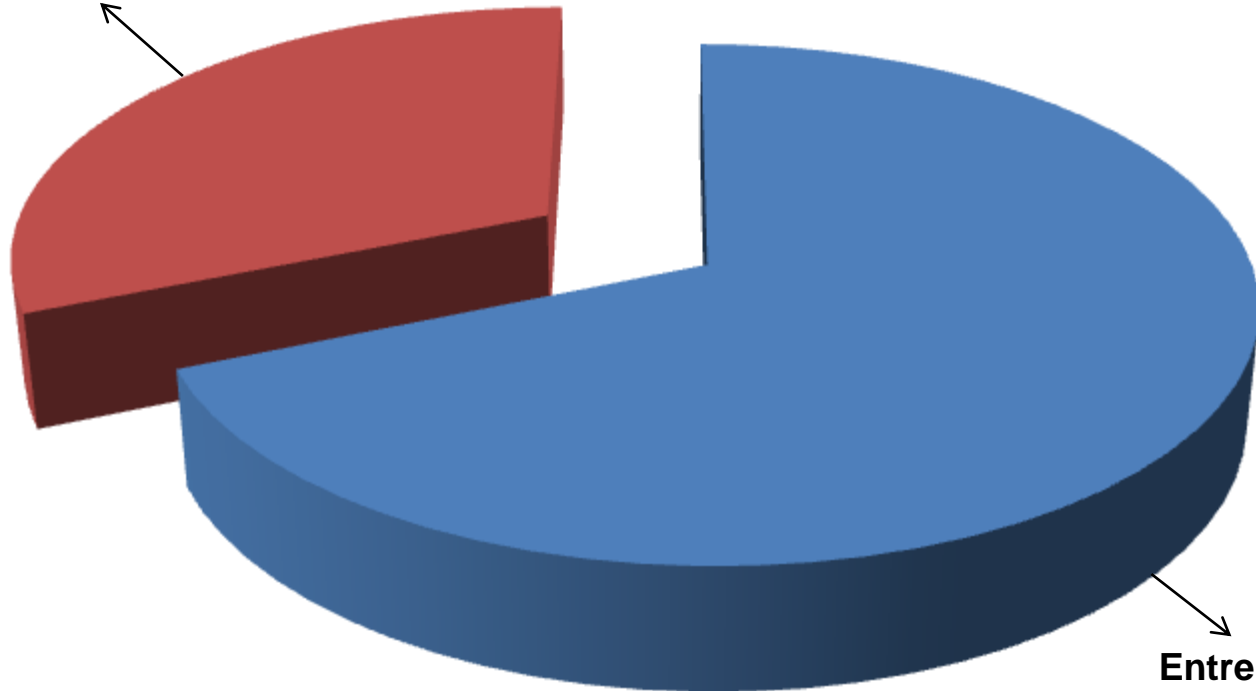
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 329,000

■ GTT's Investment BD 150,000

■ Total Capital BDT 479,000

GTT's Investment  
69%



Entrepreneur's  
Contribution 31%



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income from products (A)	12,000	336,000	4,032,000	13,200	369,600	4,435,200
Less: Cost of Sales (B)	10,800	302,400	3,628,800	11,880	332,640	3,991,680
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>33,600</b>	<b>403,200</b>	<b>1,320</b>	<b>36,960</b>	<b>443,520</b>
<b>Less: Operating Cost:</b>						
Electricity bill		1,400	16,800		1,500	18,000
Shop rent		1,100	13,200		1,100	13,200
Night Guard bill		150	1,800		180	2,160
Conveyance		1,000	12,000		1,500	18,000
Mobile bill (SMS & Reporting)		600	7,200		700	8,400
Ownership Transfer Fee		1,667	10,000		1,667	20,000
Proposed Salary-Self		1,000	12,000		2,000	24,000
Proposed Salary (Assistant)		5,000	60,000		5,500	66,000
Other Cost (stationary & Entertainment etc.)		2,200	26,400		2,200	26,400
<b>Non Cash Item:</b>						
Depreciation Expenses		792	9,500		792	9,500
<b>Total Operating Cost (D)</b>	-	<b>14,908</b>	<b>168,900</b>	-	<b>17,138</b>	<b>205,660</b>
<b>Net Profit (C-D):</b>	-	<b>18,692</b>	<b>234,300</b>	-	<b>19,822</b>	<b>237,860</b>
<b>Retained Income</b>			<b>234,300</b>			<b>472,160</b>

**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.)**

<b>SI #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	150,000	-
1.2	Net Profit (ownership tr. Fee added back)	244,300	257,860
1.3	Depreciation Expenses	9,500	9,500
1.4	Opening Balance of Cash Surplus	-	171,539
	<b>Total Cash Inflow</b>	<b>403,800</b>	<b>438,899</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Product Purchase	150,000	-
2.2	Payback to Grameen Bank Outstanding Loan	22,261	-
2.3	Investment Pay Back including Ownership Transfer Fee	60,000	120,000
	<b>Total Cash Outflow</b>	<b>232,261</b>	<b>120,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>171,539</b>	<b>318,899</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Younger Brother)  
Others (beyond family): 01  
Future employment: 0
- Trade License in his own name;
- Ownership in his own name;
- 08 (Eight) years working experience.

## **W**EAKNESS

- Can not supply products as per demand.

## **O**PPORTUNITIES

- Located in bazar place;
- Fixed customers ;
- The Capital of the entrepreneur will be BDT 801,160 after 2 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 6<sup>th</sup> In-house Executive Social Business Design Lab  
on June 11, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





# ট্রেড লাইসেন্স

অর্থ বৎসর ৪ ২০১৪ - ২০১৫ ইং

ফেনং দুওসুও ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

সি.নং- ৩২

ক্রমিক নং- 149

লাইসেন্স নং- ২০১৪-১৫/১৪২

তারিখ- ২৪/১১/২০১৪ ইং

স্বাক্ষর প্রতিষ্ঠানের নাম- মোঃ জাফর হান খেয়াইচিক

লাইসেন্সধারীর নাম- মোঃ জাফর হান খেয়াইচিক

পত্নী/স্বামী/নাম- মোঃ জাফর হান খেয়াইচিক

স্বাক্ষর- মোঃ জাফর হান খেয়াইচিক (স্বাক্ষর)

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

প্রদানের তারিখ- ২৪/১১/২০১৪ ইং

৩০শে জুন/২০১৫ খ্রীঃ তারিখ পর্যন্ত এই লাইসেন্স বৈধ থাকিবে।

প্রদানের পরিমাণ- ৩০০০/- (ত্রিশ হাজার তিনশত) টাকা

৩০ দিনের মধ্যে বাবদ/কিস্তি/পেমেন্ট- ৩০০০/-

স্বাক্ষর করায় জন্ম এই লাইসেন্স প্রদান করা হইল।

তারিখ- ২৪/১১/২০১৪ ইং

স্বাক্ষর- মোঃ মখলেসুর রহমান চৌধুরী  
চেয়ারম্যান  
ফেনং দুওসুও ইউনিয়ন পরিষদ  
বালিয়াডাঙ্গী উপজেলা





**Thank You**