



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Chowdhury Store**  
**Business Category: General Retail & Wholesale**



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

Name and address	:	<b>Bishnapad Chowdhury</b> Vill: Monirampur, Union: Monirampur, Post: Monirampur, Upazila: Monirampur, District: Jessore.
Age	:	26 years
Marital status	:	Married
Children	:	01 (One) Daughter.
No. of siblings:	:	01 (One) Brother 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	:	Sanda Chowdhuri
(iii) Father's name	:	Nimy Chowdhury
(iv) GB member's info	:	<i>Branch: Monirampur, Jessore, Centre # 61/mo, Loan no.: 5793/1, Member since October 01, 2009 First loan: Tk. 7,000 Existing loan: Nil, Last loan: Tk. 4,000</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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., 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.)	:	3 (Three) years working experience and 05 (Five) years experience is running his own business. He started the business only with Tk. 100,000 (One lac).  : He has on hand training from his Father grocery Shop.
Other Own/Family Sources of Income	:	His father income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01926948467
NU's National ID No.	:	4126103625076
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Sanda Chowdhuri is a GB member since October 01, 2009 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows and assisting in agriculture.
- Finally GB loan helped her to improve her economic condition, livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Chowdhury Store</b>
Address/ Location	:	Doul Kholar Mur, Nowapara road, Monirampur, Jessore.
Total Investment in BDT	:	Tk. 436,000
Financing	:	Self Tk. 286,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average (Product-Grocery and Confectionary) 10%
(ii) Estimated % of proposed gross profit margin	:	On an Average (Product-Grocery and Confectionary) 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 (grocery and Confectionary item) (A)	5,000	140,000	1,680,000
Less: Cost of Sales (Purchase products) (B)	<b>4,500</b>	<b>126,000</b>	<b>1,512,000</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>500</b>	<b>14,000</b>	<b>168,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		600	7,200
Generator Bill		150	1,800
Night Guard bill		150	1,800
Shop (Self)		-	-
Mobile bill		500	6,000
Conveyance bill		500	6,000
Present Salary (Self)		5,000	60,000
Present Salary (Assistant-01)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		1,138	13,650
<b>Total Operating Cost (D)</b>		<b>11,038</b>	<b>132,450</b>
<b>Net Profit (C-D):</b>		<b>2,963</b>	<b>35,550</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (Rice, pulse, flour, oil, sugar, soap, onion, garlic, nut, gram, toys, chocolate, pickles and bakery item, soft drinks etc.)	Investment in grocery products and Cosmetics item etc.)	140,000	150,000	290,000
Investment in Machineries (Refrigerator-1, Weight balance set-1, Fan-1, T.V-1 etc )		42,000	-	42,000
Cash in hand		13,000	-	13,000
Decoration ( fixture and fittings)		35,000	-	35,000
Debtors (Since July, 2015 to present)		66,000	-	66,000
Creditors (Since June, 2015 to present)		(10,000)	-	(10,000)
Shop Place-Own			-	-
<b>Total Capital</b>		<b>286,000</b>	<b>150,000</b>	<b>436,000</b>

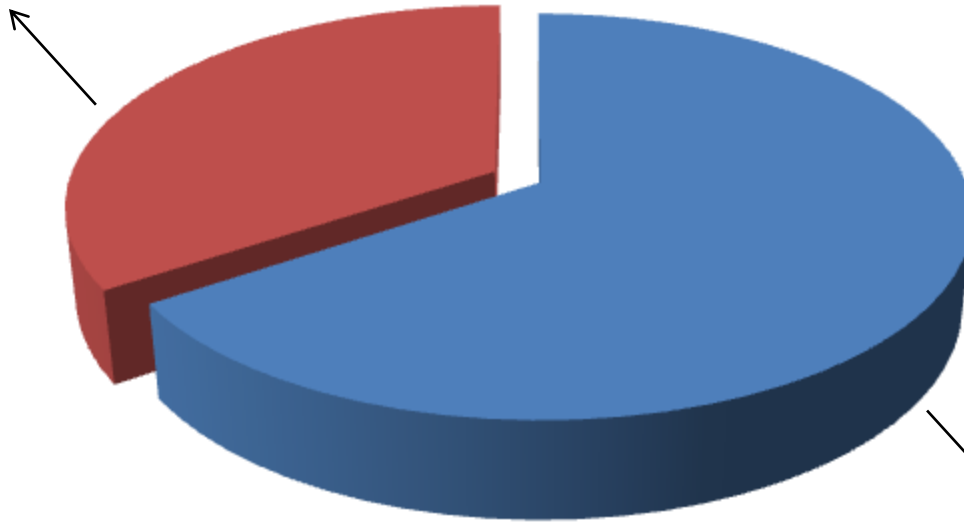
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 286,000

■ GTT's Investment BDT 150,000

■ Total Capital BDT 436,000

GTT's  
Investment 34%



Entrepreneur's  
Contribution  
66%



# ***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 (Grocery and Cosmetics item) (A)	6,500	182,000	2,184,000	7,475	209,300	2,511,600	8,223	230,230	2,762,760
Less: Cost of Sales (Purchase product) (B)	<b>5,850</b>	<b>163,800</b>	<b>1,965,600</b>	<b>6,728</b>	<b>188,370</b>	<b>2,260,440</b>	<b>7,400</b>	<b>207,207</b>	<b>2,486,484</b>
<b>Gross Profit (C) [C=(A-B)]</b>	<b>650</b>	<b>18,200</b>	<b>218,400</b>	<b>748</b>	<b>20,930</b>	<b>251,160</b>	<b>822</b>	<b>23,023</b>	<b>276,276</b>
<b>Less: Operating Cost:</b>									
Electricity bill		800	9,600		850	10,200		850	10,200
Generator Bill		150	1,800		180	2,160		200	2,400
Night Guard bill		150	1,800		150	1,800		200	2,400
Shop (Self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		700	8,400		800	9,600		800	9,600
Conveyance bill		700	8,400		900	10,800		1,400	16,800
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		6,000	72,000		7,000	84,000		7,000	84,000
Proposed Salary-Assistant-01		2,000	24,000		2,000	24,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,050	12,600		1,250	15,000		1,250	15,000
<b>Non Cash Item:</b>									
Depreciation Expenses		1,138	13,650		1,138	13,650		1,138	13,650
<b>Total Operating Cost (D)</b>	-	<b>13,688</b>	<b>158,250</b>	-	<b>15,268</b>	<b>183,210</b>	-	<b>15,838</b>	<b>190,050</b>
<b>Net Profit (C-D):</b>	-	<b>4,513</b>	<b>60,150</b>	-	<b>5,663</b>	<b>67,950</b>	-	<b>7,186</b>	<b>86,226</b>
<b>Retained Income</b>			<b>60,150</b>			<b>128,100</b>			<b>214,326</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.)**

<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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	66,150	79,950	98,226
1.3	Depreciation Expenses	13,650	13,650	13,650
1.4	Opening Balance of Cash Surplus	-	43,800	65,400
	<b>Total Cash Inflow</b>	<b>229,800</b>	<b>137,400</b>	<b>177,276</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase (Grocery & Confectionary item)	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>43,800</b>	<b>65,400</b>	<b>105,276</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Father)  
Others (beyond family): 01  
Future employment: 0
- Trade License in his own name;
- Ownership of business Place in his own name;
- he has on hand training;
- Skilled and working experiences (8yrs).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer (Retail & Wholesale);
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 500,326 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 12<sup>th</sup> In-house Executive Social Business Design Lab  
On September 03, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures





Tasty

DAIRY MILK

DAIRY MILK

ফেরোজ  
ফেরোজ অবেজ

এনার্জি  
প্রাণ স্বাদ

নাচি

সোনি  
সোনি সোল্ড







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: বিষ্ণুপদ চৌধুরী  
Name: Bishnapad Chowdhury  
পিতা: নিমাই চৌধুরী  
মাতা: সন্ধ্যা চৌধুরী  
Date of Birth: 11 Jun 1989  
ID NO: 4126103625076

১১/৬/৮৯



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
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নাম: সন্ধ্যা চৌধুরী  
Name: Senda Chowdhori  
বাহী: নিমাই চৌধুরী  
মাতা: মৃত ছবি কর্মকার  
Date of Birth: 09 Dec 1966  
ID NO: 4126103458494

১১/৬/৮৯

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্তর্ভুক্ত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলিস্ট্রি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: মনিরামপুর সোলখোলার উত্তর পার্শ্ব, মনিরামপুর, ডাকঘর: মনিরামপুর - ৭৪৪০, মনিরামপুর পৌরসভা, মনিরামপুর, যশোর

*[Signature]*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্তর্ভুক্ত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলিস্ট্রি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: মনিরামপুর, ডাকঘর: মনিরামপুর - ৭৪৪০, মনিরামপুর পৌরসভা, মনিরামপুর, যশোর

*[Signature]*

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৯/০৮/২০০৮



গ্রামীণ ব্যাংক

..... শাখা  
হানিচামপুর শাখা

সহজ ঋণের পাশ বই

নাম ..... সঞ্চারানী

ঋণী নং ..... ০৫ জেন ১২

গ্রুপ নং ..... ০৪

কেন্দ্র নং ..... ৬০৮

কেন্দ্রের নাম ..... হানিচামপুর

বই ইস্যুর তারিখ ..... ১১/১১/১২

শাখা ব্যবস্থাপকের স্বাক্ষর .....



**Thank You**