



**Grameen Telecom Trust**  
Building Social Business

Proposed NU Business Name : **Siyam Varieties Store**

Business Category: **General Retail & Wholesale**



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

Name and address	:	<b><i>Md. Sumsul Haque</i></b> Vill: Bashhata, Union: 03 no. Saghata, Post: Munshirhat, Upazila: Saghata, District: Gaibandha.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers and 02 (Two) 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. Fuljan Begum
(iii) Father's name	:	Md. Abdul Sattar
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Centre # 13/mo, Loan no.: 9414/1, Member since August 20, 2012 First loan: Tk. 5,000 Existing loan: Tk. 15,000    Outstanding loan: Tk. 14,340.</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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., 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.)	:	12 (Twelve) years experiences is running his business. He started the business with BDT 15,000 (Fifteen thousand).  He has 2 (Two) years working experiences as a mason.
Other Own/Family Sources of Income	:	Father's income from business (general store) and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01918293186
NU's National ID No.	:	19883218885000005
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Fuljan Begum is a GB member since August 20, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it by assisting her husband in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Siyam Varieties Store</i></b>
Address/ Location	:	Udayn bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 305,000
Financing	:	Self Tk. 155,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% and mobile banking (bkash) 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15% and mobile banking (bkash) 100%.
(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	2,500	70,000	840,000
Commission from mobil banking	20	560	6,720
<b>Total Sales income (A)</b>	<b>2,520</b>	<b>70,560</b>	<b>846,720</b>
Less: Cost of sales of products (B)	2,125	59,500	714,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>395</b>	<b>11,060</b>	<b>132,720</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop Rent		400	4,800
Mobile bill		200	2,400
Conveyance		400	4,800
Provision of bad Debt		14	163
Present Salary (Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		400	4,800
<b>Non Cash Item:</b>			
Depreciation Expenses		343	4,116
<b>Total Operating Cost (D)</b>		<b>6,257</b>	<b>75,079</b>
<b>Net Profit (C-D):</b>		<b>4,803</b>	<b>57,641</b>

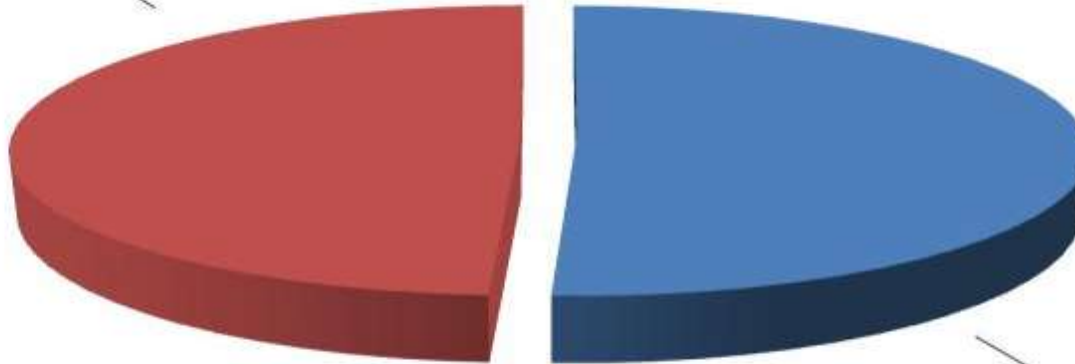
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Rice, flour, sugar, salt, pulses, oil, soap, biscuit, spice, egg, betel leaf, betel nut, toothpaste, well cake, ice-cream, stationary item and cosmetics item etc)	Rice, pulses, flour, sort drinks, ice-cream and cosmetics item etc	70,511	117,000	187,511
Investment in mobile banking (bkash)	bkash	7,000	30,000	37,000
Investment in Machineries (refrigerator and sound box etc.)	Weight machine	22,000	3,000	25,000
Investment in Equipments (weight balance, bulb and fan etc.)		1,000		1,000
Cash in hand		1,549		1,549
Debtors (since August, 2015 to at present)		16,280		16,280
Decoration ( fixture and fittings)		6,660		6,660
Advance for Shop		30,000		30,000
<b>Total Capital</b>		<b>155,000</b>	<b>150,000</b>	<b>305,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 155,000
- GTT's Investment BDT 150,000
- Total Capital BDT 305,000

**GTT's  
Investment  
49%**



**Entrepreneur's  
Contribution  
51%**



# ***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	3,500	98,000	1,176,000	4,025	112,700	1,352,400	4,226	118,335	1,420,020
Estimated commission from mobil banking	40	1,120	13,440	46	1,288	15,456	48	1,352	16,229
<b>Total estimated Sales income (A)</b>	<b>3,540</b>	<b>99,120</b>	<b>1,189,440</b>	<b>4,071</b>	<b>113,988</b>	<b>1,367,856</b>	<b>4,275</b>	<b>119,687</b>	<b>1,436,249</b>
Less: Cost of sales of products (B)	2,975	83,300	999,600	3,421	95,795	1,149,540	3,592	100,585	1,207,017
<b>Gross Profit (C) [C=(A-B)]</b>	<b>565</b>	<b>15,820</b>	<b>189,840</b>	<b>650</b>	<b>18,193</b>	<b>218,316</b>	<b>682</b>	<b>19,103</b>	<b>229,232</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		750	9,000
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		900	10,800		1,400	16,800		1,900	22,800
Provision of bad Debt		14	163		14	163		14	163
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Self		5,000	60,000		6,000	72,000		6,000	72,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		381	4,566		381	4,566		381	4,566
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>9,594</b>	<b>109,129</b>	<b>-</b>	<b>11,394</b>	<b>136,729</b>	<b>-</b>	<b>12,144</b>	<b>145,729</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>6,226</b>	<b>80,711</b>	<b>-</b>	<b>6,799</b>	<b>81,587</b>	<b>-</b>	<b>6,959</b>	<b>83,503</b>
<b>Retained Income</b>			<b>80,711</b>			<b>162,298</b>			<b>245,801</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)	86,711	93,587	95,503
1.3	Depreciation Expenses	4,566	4,566	4,566
1.4	Opening Balance of Cash Surplus	-	55,277	81,430
	<b>Total Cash Inflow</b>	<b>241,277</b>	<b>153,430</b>	<b>181,499</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	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>55,277</b>	<b>81,430</b>	<b>109,499</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (12 yrs);

## **W**EAKNESS

- Less Stock;
- Can not supply goods as per demand;

## **O**PPORTUNITIES

- Location of Shop;
- Increase of demand;
- The Capital of the entrepreneur will be BDT 400,801 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Steal;

Presented at 125<sup>th</sup> as Yunus Centre and 16<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures

















# লাইসেন্স ফি আদায় রেজিষ্টার

তারিখঃ ২০১৫-২০১৬

## লাইসেন্স

### ৩নং সাতঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাতটা, জেলা : পাইকগাছা।

ক্রমিক নং 50

বই নম্বর : ০১

লাইসেন্স নং : ৫০ তারিখ : ২০/০৭/১৫

লাইসেন্সধারীর নাম : শিয়ারা সোফাটাইলিম স্টোর

নিবাসধারীর নাম : শ্রীঃ শ্রীঃ মোঃ মাহমুদ হুদ

ঠিকানা : বাস : হাটমাথা পোঃ : হুইকিহাট

উপজেলা : সাতটা, জেলা : পাইকগাছা।

সেশার সময় : ১০:৩০ - ১২:৩০

৩০/০৭/২০১৫ তারিখ পর্যন্ত বৈধ।

ফি আদানের পরিমাণ টাকা : ২৫০/-

কোনও মত্রে তার স্বাক্ষর/মুদ্রা/স্বাক্ষর  
করা হলো : তারিখে যথার ক্রম এই লাইসেন্স

তারিখ : ২০/০৭/১৫

  
সেই সেশারক্রেতা  
স্বাক্ষর  
৩নং সাতঘাটা ইউনিয়ন পরিষদ  
সাতটা, পাইকগাছা।



ग्रामीण बाजार  
 कृषि मंत्रालय, भारत सरकार

अर्हता अधिनियम नाम नई

नाम: सुनील कुमार  
 पता: रस्ता नं. 10  
 जिला: राजस्थान  
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 जिला: राजस्थान

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ग्रामीण बाजार (अर्हता)

02/01/2024	दिनांक - 02/01/24
03/01/24	03/01/24
04/01/24	04/01/24
05/01/24	05/01/24
06/01/24	06/01/24
07/01/24	07/01/24
08/01/24	08/01/24
09/01/24	09/01/24
10/01/24	10/01/24
11/01/24	11/01/24



**राष्ट्रियसङ्घी संसन्धान मन्त्रालय**  
Ministry of the Federal Bureau of Investigation  
संसन्धान, इ.स.स. / संसन्धान विभाग

**नाम:** श्री सुरेश कुमार  
Name: Mr. Suresh Kumar  
**जन्म:** १० मई १९८८  
Date of Birth: 10 May 1988  
**ID NO:** 15883218885000008



यदि यो कसैले यो सूचनाहरूको बारेमा कुनै पनि जानकारी देखाउँछ भने  
संसन्धान विभागले यो सूचनाहरूको बारेमा अनुसन्धान गर्न सक्छ।  
संसन्धान विभाग, काठमाडौं, नेपाल

**सुरक्षा**  
संसन्धान विभाग, काठमाडौं, नेपाल



**Thank You**