



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Jannatul Traders***

*Business Category: **General Retail & Wholesale***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Ali Hossain</i> Vill: Bharatkhal, Union: 03 no. Saghata, Post: Bharatkhal, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Sisters and 04 (Four) Brothers.
Parent's and GB related Info: (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Alefa Md. Ayez Uddin <i>Branch: Bharatkhal, Saghata, Centre # 08/mo,</i> <i>Loan no.: 1633, Member from March 04, 1992 to October 23, 2007</i> First loan: Tk. 2,000 Existing loan: Nil Last loan: Tk. 10,000.
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	N/A No Nil Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	S.S.C (Pass)
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.)	:	<p>02 (Two) years working experiences and 02 (Two) years experiences is running his business. He started the business with BDT 150,000 (One lac fifty thousand).</p> <p>Before starting this business he has 7 (seven) years experiences in studio business.</p> <p>He has on hand training.</p>
Other Own/Family Sources of Income	:	He has a dairy firm having three cows.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01955715476
NU's National ID No.	:	3218895102717
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Alefa is a GB member from March 04, 1992 to October 23, 2007 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation, repairing house and purchasing cow.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Jannatul Traders</i>
Address/ Location	:	Bharatkhalı bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 752,000
Financing	:	Self Tk. 502,000 (from existing business) Required Investment Tk. 250,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

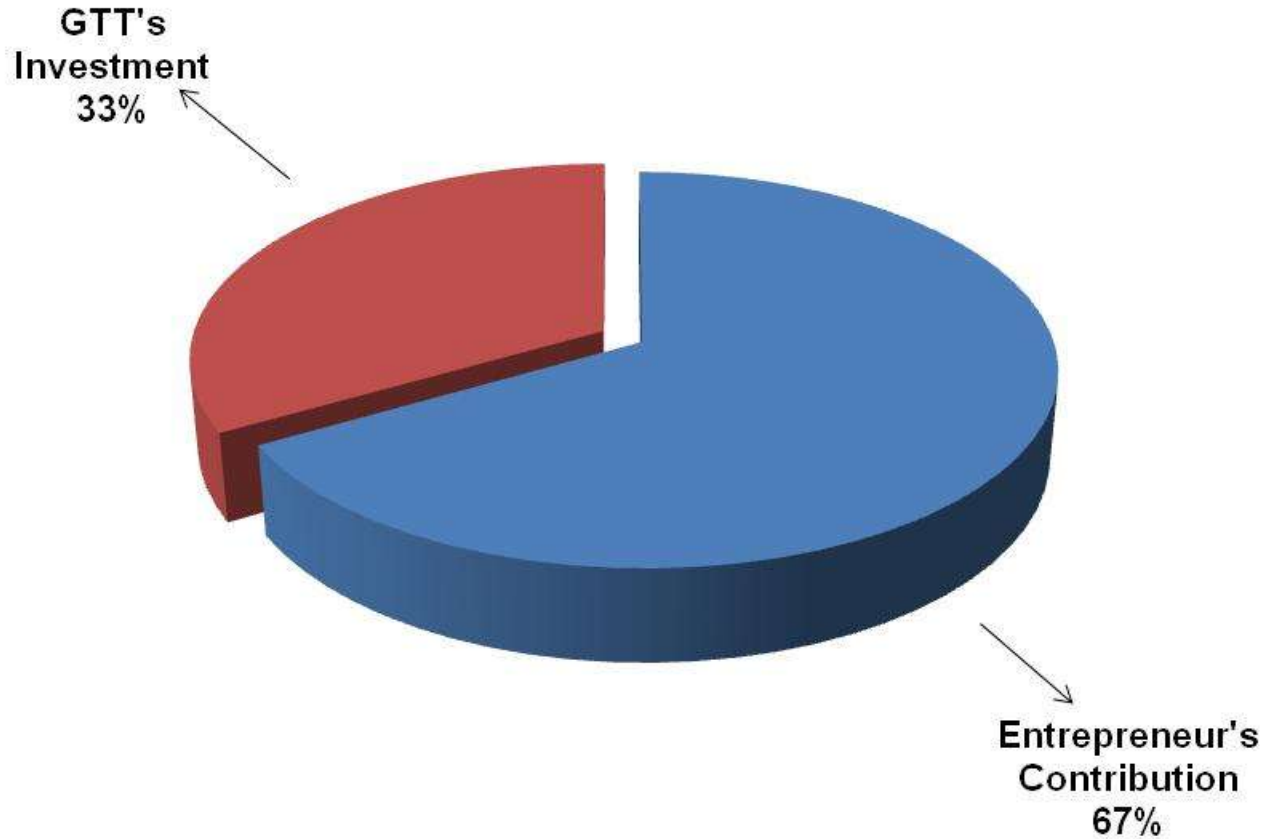
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (retail & wholesale) (A)	4,000	112,000	1,344,000
Less: Cost of sales of products (B)	3,400	95,200	1,142,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		600	7,200
Generator bill		150	1,800
Shop Rent		1,500	18,000
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		1,500	18,000
Present Salary (Self)		6,000	72,000
Present Salary (Assistant-1)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		87	1,043
Total Operating Cost (D)		12,337	148,043
Net Profit (C-D):		4,463	53,558

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (energy bulb, bulb, holder, switch, two pin plug, regulator, combine board, steel board, wire, multi plug, filter, gift item, jug set, jug, bucket, chair, rack, cosmetics and stationary item etc)	Electronics item, hardware products, stationary item, cosmetics item and gift item etc	403,937	243,000	646,937
Investment in Equipments (bulb and fan etc.)		1,750		1,750
Cash in hand		8,513		8,513
Decoration (fixture and fittings)		7,800	7,000	14,800
Advance for shop		80,000		80,000
Total Capital		502,000	250,000	752,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 502,000
- GTT's Investment BDT 250,000
- Total Capital BDT 752,000



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)	6,600	184,800	2,217,600	7,590	212,520	2,550,240	7,970	223,146	2,677,752
Less: Cost of sales of products (B)	5,610	157,080	1,884,960	6,452	180,642	2,167,704	6,774	189,674	2,276,089
Gross Profit (C) [C=(A-B)]	990	27,720	332,640	1,139	31,878	382,536	1,195	33,472	401,663
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		800	9,600
Generator bill		150	1,800		200	2,400		200	2,400
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Night Guard bill		100	1,200		150	1,800		150	1,800
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		2,500	30,000		3,000	36,000		3,500	42,000
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Proposed Salary (Self)		8,000	96,000		9,000	108,000		9,000	108,000
Proposed Salary (Assistant-1)		2,000	24,000		3,000	36,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,600	19,200		1,800	21,600
Non Cash Item:									
Depreciation Expenses		145	1,743		145	1,743		145	1,743
Total Operating Cost (D)	-	18,762	215,143	-	21,862	262,343	-	23,062	276,743
Net Profit (C-D):	-	8,958	117,498	-	10,016	120,194	-	10,410	124,920
Retained Income			117,498			237,691			362,611

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	250,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	127,498	140,194	144,920
1.3	Depreciation Expenses	1,743	1,743	1,743
1.4	Opening Balance of Cash Surplus	-	69,240	91,176
	Total Cash Inflow	379,240	211,176	237,839
2.0	Cash Outflow			
2.1	Product Purchase & Decoration	250,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	Total Cash Outflow	310,000	120,000	120,000
3.0	Total Cash Surplus	69,240	91,176	117,839

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (4 yrs);

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Increase of demand
- The Capital of the entrepreneur will be BDT 864,611 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

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

Thank you

Pictures















লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৫-১৬

ক্রমিক নং- ৪৪



৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৪৮

তারিখ : ২৭-১-১৫

লাইসেন্সধারীর নাম : জান্নাতুন নেওয়াজ

পিতা/স্বামীর নাম : মোঃ মোঃ আলী হোসেন

ঠিকানা : গ্রাম : জোখিন্দী
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পোষ্ট : ডাকঘর আলী

পেশার ধরন : ইলেকট্রনিক্স ব্যবসা

৩০।৫।২০১৫ ২০ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০৮ (কথায় দু'শত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চাঙ্গিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭-১-১৫

মোঃ মোশারক হোসেন সুইট
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ আলী হোসেন

Name: Md. Ali Hossain

পিতা: মোঃ আয়েজ উদ্দিন

মাতা: মোছাঃ আলেকা

Date of Birth: 01 May 1981

আলী

ID NO: 3218895102717

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বাভাবিক অথবা
কোনও কারণে খসে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

প্রিন্টার: গ্রাম/রাস্তা: করতখালী, ভারতখালী, ডাকঘর: ভারতখালী - ৫৭৫০, সাঘাটা,
গাইবান্ধা

প্রদানকারী বর্তমানের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮



Thank You