



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Shoron Traders**  
**Business Category: General Retail & Wholesale**



**Project Identified by: Md. Jamshed Ali Sarkar, Asst. Officer, Saghata, Gaibandha**  
**Business Proposal Prepared by: Fahina Yesmin Happy**

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

Name and address	:	<b>Md. Zillur Rahman</b> Vill: Uttarpara, Union: 03 no. Saghata, Post: Dakbangla, Upazila: Saghata, District: Gaibandha.
Age	:	33 years
Marital status	:	Married
Children	:	02 (Two) Sons and 01 (One) Daughter.
No. of siblings:	:	02 (Two) 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. Jahanara Begum
(iii) Father's name	:	Md. Sodrul Islam
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha, Centre # 13/mo</i> <i>Loan no.: 1972, Member since 06 August 2009</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: 30,000
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	:	B.A
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.)	:	09 (Nine) years experience is running his own business. He started the business with BDT 29,000 (Twenty nine thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business (Hotel) and younger brother's income from job (Railway Station Master). : : In addition to he has Purchased 20 (Twenty) decimal land and built own residence from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01720619247
NU's National ID No.	:	3218828329936
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Jahanara Begum is a GB member since 6 August 2009 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 and son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>Shoron Traders</i></b>
Address/ Location	:	Saghata Bazar, Gaibandha.
Total Investment in BDT	:	Tk. 560,000
Financing	:	Self Tk. 360,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(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)	3,500	98,000	1,176,000
Cost of products (Product Purchase)	2,870	80,360	964,320
<b>Gross Profit (C) [C=(A-B)]</b>	<b>630</b>	<b>17,640</b>	<b>211,680</b>
<b>Less: Operating Cost:</b>			
Electricity bill		800	9,600
Generator bill		150	1,800
Shop Self		-	-
Night Guard bill		200	2,400
Mobile bill		500	6,000
Conveyance		1,000	12,000
Provision of bad Debt		26	310
Present Salary (Self & family)		6,000	72,000
Present Salary (Assistant-1)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		800	9,600
<b>Non Cash Item:</b>			
Depreciation Expenses		212	2,545
<b>Total Operating Cost (D)</b>		<b>12,688</b>	<b>152,255</b>
<b>Net Profit (C-D):</b>		<b>4,952</b>	<b>59,425</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Electronics item, crckeries item, plastic item, hardware and others item etc.)	Investment in products (Electronics item, crckeries item, plastic item, hardware and others item etc.)	321,000	200,000	521,000
Investment in equipment (weight balance set, Calculator, fan, light etc.)		1,500	-	1,500
Cash in hand		11,300	-	11,300
Debtors (Since January, 2016 to at present)		31,000	-	31,000
Creditors (Since June, 2015 to at present)		(28,000)	-	(28,000)
Decoration (fixture and fittings)		23,200	-	23,200
<b>Total Capital</b>		<b>360,000</b>	<b>200,000</b>	<b>560,000</b>

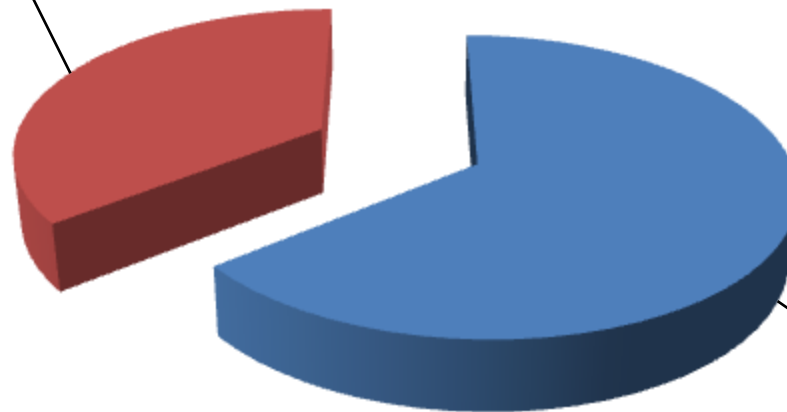
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 360,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 560,000

GTT's  
Investment  
36%



Entrepreneur's  
Contribution  
64%



# **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 (A)	4,900	137,200	1,646,400	5,635	157,780	1,893,360	6,086	170,402	2,044,829
Cost of products (Product Purchase)	4,018	112,504	1,350,048	4,621	129,380	1,552,555	4,990	139,730	1,676,760
<b>Gross Profit (C) [C=(A-B)]</b>	<b>882</b>	<b>24,696</b>	<b>296,352</b>	<b>1,014</b>	<b>28,400</b>	<b>340,805</b>	<b>1,095</b>	<b>30,672</b>	<b>368,069</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,100	13,200		1,200	14,400
Generator bill		250	3,000		250	3,000		250	3,000
Shop Self		-	-		-	-		-	-
Night Guard bill		200	2,400		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Provision of bad Debt		26	310		26	310		26	310
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		7,000	84,000		8,000	96,000		8,000	96,000
Proposed Salary (Assistant-1)		3,200	38,400		3,700	44,400		4,000	48,000
Bank Charge (DD, PO, SC)		100	1,200		130	1,560		180	2,160
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		212	2,545		212	2,545		212	2,545
<b>Total Operating Cost (D)</b>	-	<b>17,121</b>	<b>197,455</b>	-	<b>20,051</b>	<b>240,615</b>	-	<b>21,501</b>	<b>258,015</b>
<b>Net Profit (C-D):</b>	-	<b>7,575</b>	<b>98,897</b>	-	<b>8,349</b>	<b>100,190</b>	-	<b>9,171</b>	<b>110,054</b>
<b>Retained Income</b>			<b>98,897</b>			<b>199,087</b>			<b>309,141</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>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	106,897	116,190	126,054
1.3	Depreciation Expenses	2,545	2,545	2,545
1.4	Opening Balance of Cash Surplus	-	61,442	84,177
	<b>Total Cash Inflow</b>	<b>309,442</b>	<b>180,177</b>	<b>212,776</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>61,442</b>	<b>84,177</b>	<b>116,776</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Skilled and working experiences (9Yrs);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 669,141 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;

**Presented at 178<sup>th</sup> as Yunus Centre and 38<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on February 01, 2016 at Grameen Telecom Trust  
Premises**

*Thank you*

Pictures

আম্বা শতভাগ

স্মরণ ট্রেডার্স থানা রোড, সাগহাটা, গাইবান্ধা









MAHI  
SARA  
GARZI

EXTRA  
GARZI

MAHI  
SARA

MAHI  
SARA  
GARZI

MAHI  
SARA  
GARZI

MAHI  
SARA  
GARZI  
LUXURY

MAHI  
SARA  
GARZI

TATA  
MAHI  
SARA  
GARZI  
LUXURY



Bengal  
বঙ্গ

















# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বছর ২০১৭-১৮

ক্রমিক নং- 38



## ৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৬৫ তারিখ : ২২/০৭/২০১৭

লাইসেন্সধারীর নাম : স্বয়ং ডেউগার্স

পিতা/স্বামীর নাম : শ্রীঃ মোঃ জিনুঃ রহমান

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

পেশার ধরন : হাটবন্দী  
তারিখ : ০০/০০/২০০০

ফি আদানের পরিমাণ টাকা : ২০০/- (কম্বায় দুইশত টকা)

কোন ধরনের কাজ বাসনা/কৃষি/পেশা :  চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২২/০৭/২০১৭

*(Signature)*  
মোঃ নোশাদুল হোসেন  
চেয়ারম্যান  
৩নং সাঘাটা ইউনিয়ন পরিষদ  
সাঘাটা, গাইবান্ধা।

## ਦੇਸ਼ੀ ਵਿਕਿਰ ਸ਼ਾਹ

੨੧-੦੦-੨੫੨	ਗਿਰੀ-	੪੦੨੦੨
੨੬-੦੧-੨੫੨	੫	੨੧੦੦੨
੨੭-੦੧-੨੫੨	੬	੨੦੦੦੨
੨੦-੦੧-੨੫੨	੧੧	੨੦੦੦੨
੨੨-੦੧-੨੫੨	੧	੪੦੦੦੨
੨੨-੦੧-੨੫੨	੧	੨੫੦੦੨
੨੬-੦੧-੨੫੨	੧	੪੦੧੦੨



বাংলাদেশ জাতীয় বায়োমিট্রিক সরকার

জাতীয় পরিচয় কার্ড



নাম : মোঃ জিহুর রহমান

Name : Mr. Zohur Rahman

পিতা : মোঃ হুমায়ুন ইসলাম

Father : Mr. Humayun Islam

তারিখ : ০৫ জুন ১৯৮৫

ID NO: 3218828329936

এই কার্ডটি বাংলাদেশ সরকারের জাতীয় পরিচয় কার্ডের অধীনে প্রদান করা হয়েছে। এটি জাতীয় পরিচয় কার্ডের অধীনে প্রদান করা হয়েছে।



স্বাক্ষরিত কর্তৃপক্ষের দ্বারা

প্রদানের তারিখ: 21/03/2008





গ্রামীণ ব্যাংক

সংখ্যা = ১০০০  
তারিখ = ১৫/০৫/১৯৯৯

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১৪০০  
১০০  
২৪০০

শাখা

সহজ ঋণের পাশ বই

নাম জিহাদমাণ

কল্লী নাম ১০৭২

জি.সি. নাম ৫

কেন্দ্র নাম ১০০০

কেন্দ্রের নাম ১০০০

ঋণ হস্তান্তর তারিখ ১/১১/৯৯

শাখা ব্যবস্থাপকের স্বাক্ষর



**Thank You**