



**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : Sarkar 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>Shamal Prantor</b> Vill: Putimari, Union: 04 no. Muktinagar, Post: Khamar dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) 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"/> Sobi Rani Moloy Chandan <i>Branch: Muktinagar, Saghata, Centre # 5/mo</i> <i>Loan no.: 1402/2, Member since 18 October 2005</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: 15,000
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	:	H.S.C
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.)	:	05 (Five) years experience is running his own business. He started the business with BDT 60,000 (Sixty thousand). : He has 05 (Five) Years working experience as an assistant in different Grocery Shop in his local area.
Other Own/Family Sources of Income	:	His father's income from entrepreneur business as an assistant and agriculture. His elder brother's income from teaching profession (Professor of Bogra College). His younger brother's income from Private job (local NGO).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01924084441
NU's National ID No.	:	3218895112434
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Sobi Rani is a GB member since 18 October 2005 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>Sarkar Traders</b>
Address/ Location	:	Udoyon bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 246,000
Financing	:	Self Tk. 146,000 (from existing business) Required Investment Tk. 100,000 (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 an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 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 (A)	2,500	70,000	840,000
Cost of products (Product Purchase)	2,125	59,500	714,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>375</b>	<b>10,500</b>	<b>126,000</b>
<b>Less: Operating Cost:</b>			
Electricity bill		500	6,000
Shop Self		-	-
Mobile bill		400	4,800
Conveyance		500	6,000
Provision of bad Debt		21	250
Present Salary (Self & family)		4,000	48,000
Present Salary (Assistant-1-father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		800	9,600
<b>Non Cash Item:</b>			
Depreciation Expenses		667	8,005
<b>Total Operating Cost (D)</b>		<b>7,888</b>	<b>94,655</b>
<b>Net Profit (C-D):</b>		<b>2,612</b>	<b>31,345</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 (Grocery item, confectionary and others bakery item etc.)	Investment in products (rice, pulse, flour, bakery item, husk, soft drinks, cosmetics item and others grocery item etc.)	55,802	100,000	155,802
Investment in Machineries & Equipment (refrigerator, solar power, weight machine, weight balance set, Calculator, fan, light etc.)		41,700	-	41,700
Cash in hand		5,998	-	5,998
Debtors (Since November, 2015 to at present)		25,000	-	25,000
Decoration (fixture and fittings)		17,500	-	17,500
<b>Total Capital</b>		<b>146,000</b>	<b>100,000</b>	<b>246,000</b>

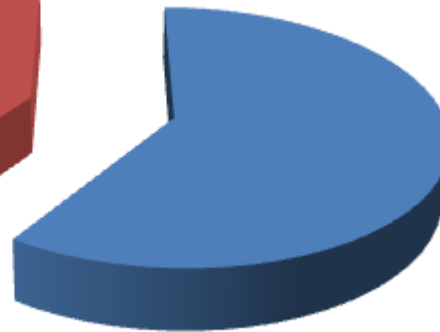
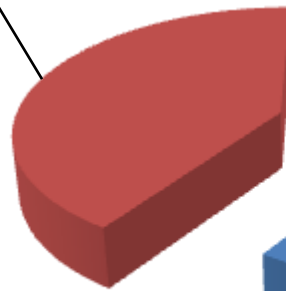
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 146,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 246,000

GTT's  
Investment  
41%



Entrepreneur's  
Contribution  
59%



# **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)	3,500	98,000	1,176,000	4,200	117,600	1,411,200	4,704	131,712	1,580,544
Cost of products (Product Purchase)	2,975	83,300	999,600	3,570	99,960	1,199,520	3,998	111,955	1,343,462
<b>Gross Profit (C) [C=(A-B)]</b>	<b>525</b>	<b>14,700</b>	<b>176,400</b>	<b>630</b>	<b>17,640</b>	<b>211,680</b>	<b>706</b>	<b>19,757</b>	<b>237,082</b>
<b>Less: Operating Cost:</b>									
Electricity bill		700	8,400		800	9,600		900	10,800
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		800	9,600
Conveyance		1,000	12,000		1,500	18,000		1,800	21,600
Provision of bad Debt		21	250		21	250		21	250
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		5,000	60,000		6,000	72,000		6,000	72,000
Proposed Salary (Assistant-1-father)		1,200	14,400		1,500	18,000		1,800	21,600
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		667	8,005		667	8,005		667	8,005
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>11,055</b>	<b>128,655</b>	<b>-</b>	<b>13,185</b>	<b>158,215</b>	<b>-</b>	<b>14,035</b>	<b>168,415</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>3,645</b>	<b>47,745</b>	<b>-</b>	<b>4,455</b>	<b>53,465</b>	<b>-</b>	<b>5,722</b>	<b>68,667</b>
<b>Retained Income</b>			<b>47,745</b>			<b>101,210</b>			<b>169,877</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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	51,745	61,465	76,667
1.3	Depreciation Expenses	8,005	8,005	8,005
1.4	Opening Balance of Cash Surplus	-	35,750	57,220
	<b>Total Cash Inflow</b>	<b>159,750</b>	<b>105,220</b>	<b>141,892</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>35,750</b>	<b>57,220</b>	<b>93,892</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01 (Father)  
Others (beyond family): 0  
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Maintain books of record;
- Skilled and working experiences (10Yrs);

## **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 315,877 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





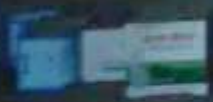


























গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 জনস্বাস্থ্য সচিবালয় / স্বাস্থ্য পরিচর পত্র



স্বাস্থ্য পরিচর পত্র

নাম: শাহিন প্রাকর  
 Name: Shaheen Prakar

বিস্তার: মঙ্গল হাট

মুদ্রা: ১৫ জানুয়ারি

Date of Birth: 15/01/1988

ID NO: 3218895412434

এই স্বাস্থ্য পরিচর পত্রটি বাংলাদেশ স্বাস্থ্য সচিবালয় কর্তৃক প্রদত্ত। এটিতে প্রদর্শিত সকল তথ্যই সঠিক এবং প্রত্যক্ষ করা হয়েছে।  
 কোনো কারণে সন্দেহ হলে স্বাস্থ্য সচিবালয় থেকে সংশ্লিষ্ট তথ্য পরামর্শ গ্রহণ করা প্রয়োজন হবে।

স্থান: পান/তলা: পুটিঘাটা, পুটিঘাটা, জামালপুর জেলা প্রশাসন, স্বাস্থ্য পরিচর পত্র - ১৯৮৮, পান/তলা, পুটিঘাটা।

প্রস্তুতকারকের নাম: স্বাস্থ্য সচিবালয়

প্রস্তুতকারকের তারিখ: 15/01/2024





ਦੇਸ਼ੀ ਨਿਕਾਸ ਨਿਕਾਸ ਨਿਕਾਸ

ਦੇਸ਼ੀ ਨਿਕਾਸ (ਕਿਸੇ ਵੀ ਸਾਲ) = 6000

2010                    u                    u                    = 6000

2210                    u                    u                    = 2500

2010                    u                    u                    = 2500

2810                    u                    u                    = 6000

2010                    u                    u                    = 2500

2510                    u                    u                    = 6000



গ্রামীণ ব্যাংক

..... শাখা  
বুড়িমান্দার সাঘাটা

সহজ ঋণের পাশ বই

নাম ..... হুমায়ুন কবীর

ঋণী নং ..... ৯৪০৫৫

গ্রুপ নং ..... ০২

কেন্দ্র নং ..... ১৫৫

কেন্দ্রের নাম ..... বুড়িমান্দার, ১৫৫

বই ইস্যুর তারিখ ..... ১৪/০৫/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর



**Thank You**