



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : **Ekota Enterprise**
Business Category: **General Retail & wholesale**



Business Proposal Identified by: Md. Saddam Hossain, Asst. Nobin, Araihasar unit, Narayangonj

Business Proposal Prepared by: Naznin Akhter

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Jakarta Hossain</i> Vill: Voirabdi, Union: Fatepur, Post: Sultansadi, Upazila: Araihasar, District: Narayanganj.
Age	:	28 Years
Marital status	:	Unmarried
Children	:	N/A
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	:	Halima
(iii) Father's name	:	Solaiman
(iv) GB member's info	:	<i>Branch: Uchitpura, Araihasar Centre # 15/mo</i> <i>Loan no.: 6571, Member from 1996 to 2006</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Nil
(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., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	04 (Four) years experiences is running his own business. He started the business only with Tk. 40,000 (Forty thousand). : He has 04 (Four) years working experiences as an assistant in his uncle shop.
Other Own/Family Sources of Income	:	His father's income from business (fisheries).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01725871222
NU's National ID No.	:	8710244787642
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Halima was a GB member from 1996 to 2006, at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for assisting her husband's in his business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ekota Enterprise</i>
Address/ Location	:	Sultansadi, Duptara, Araihasar, Narayanganj.
Total Investment in BDT	:	Tk. 403,000
Financing	:	Self Tk. 253,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	Taka 6,000 (Six Thousand)
Proposed Salary (estimates)	:	Taka 7,000 (Seven Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 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 (A)	5,000	140,000	1,680,000
Less: Cost of sales of products (product purchase) (B)	4,500	126,000	1,512,000
Gross Profit (C) [C=(A-B)]	500	14,000	168,000
<i>Less: Operating Cost:</i>			
Electricity bill		250	3,000
Shop Rent		1,600	19,200
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance		1,000	12,000
Present Salary (Self & Family)		6,000	72,000
Other Cost (stationary & entertainment etc.)		1,100	13,200
<i>Non Cash Item:</i>			
Depreciation Expenses		109	1,310
<i>Total Operating Cost (D)</i>		10,663	127,960
Net Profit (C-D):		3,337	40,040

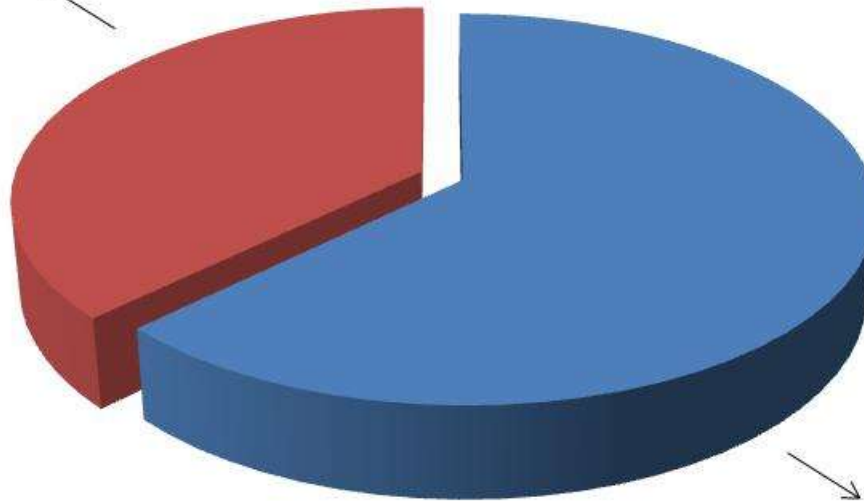
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (rice, oil cake and cow feed etc)	Investment in products (rice, oil cake and cow feed etc)	164,950	150,000	314,950
Investment in Equipments (calculator, bulb and fan etc.)		1,000		1,000
Cash in hand		50,450		50,450
Debtors (Since January, 2016 to at present)		5,000		5,000
Decoration (fixture and fittings)		11,600		11,600
Advance for shop		20,000		20,000
Total Capital		253,000	150,000	403,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 253,000
- GTT's Investment BDT 150,000
- Total Capital BDT 403,000

GTT's
Investment
37%



Entrepreneur's
Contribution
63%

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)	8,000	224,000	2,688,000	9,440	264,320	3,171,840	10,478	293,395	3,520,742
Less: Cost of sales of products (product purchase) (B)	7,200	201,600	2,419,200	8,496	237,888	2,854,656	9,431	264,056	3,168,668
Gross Profit (C) [C=(A-B)]	800	22,400	268,800	944	26,432	317,184	1,048	29,340	352,074
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Shop Rent		1,600	19,200		2,000	24,000		2,000	24,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		2,000	24,000		3,000	36,000		4,000	48,000
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & Family)		7,000	84,000		8,000	96,000		9,000	108,000
Other Cost (stationary & entertainment etc.)		2,000	24,000		2,500	30,000		2,900	34,800
Non Cash Item:									
Depreciation Expenses		109	1,310		109	1,310		109	1,310
Total Operating Cost (D)		15,108	175,030		18,158	217,900		20,708	248,500
Net Profit (C-D):		7,292	93,770		8,274	99,284		8,631	103,574
Retained Income			93,770			193,054			296,628

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	99,770	111,284	115,574
1.3	Depreciation Expenses	1,310	1,310	1,310
1.4	Opening Balance of Cash Surplus	-	65,080	105,674
	Total Cash Inflow	251,080	177,674	222,558
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	65,080	105,674	150,558

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (father)
Others (beyond family):0
- Future employment: 0
- Trade license of business in his own name;
- Good reputation;
- Skilled and working experience : 08 Years.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand
- The capital of Entrepreneur will be Tk. 549,628 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at th as Yunus Centre and 25th In-house Executive
Social Business Design Lab
(GTT) on December 10, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







স্বদেশী বিপাক
স্বদেশী বিপাক





श्री गणेशाय नमः
श्री गणेशाय नमः
श्री गणेशाय नमः



ফরম : ইউ.পি
বিশেষ দৃষ্টব্য



ফতেপুর ইউনিয়ন পরিষদ

ক্রমিক নং-

উপজেলা- আড়াইহাজার, জেলা- নারায়ণগঞ্জ।

ট্রেড লাইসেন্স

লাইসেন্স নং- ২২০/২০১৫ - ২০১৬

তারিখ ২৭/১২/১৫

প্রতিষ্ঠানের নাম একতা স্টোরশাইপ

মালিকের নাম জাকারিয়া হোসেন

পিতা/স্বামীর নাম হাম্মাহান

ঠিকানা সুলতান মসজিদ ডাকঘর সুলতান মসজিদ

উপজেলা আড়াই হাজার জেলা নারায়ণগঞ্জ

ব্যবসার ধরণ চাউল

উল্লেখিত প্রতিষ্ঠানের অনুকূলে ২০০/- (দুইশত টাকা) টালা

লাইসেন্স ফি গ্রহণ করিয়া ২০১৫ - ২০১৬ ইং সালের জন্য অত্র ইউনিয়নের সীমার মধ্যে আবশ্যিকীয় বাণিজ্য চালাইয়া যাইবার অনুমতি দেওয়া হইল।

৩০-০৬-২০১৬ ইং তারিখ পর্যন্ত অত্র লাইসেন্স বৈধ বলিয়া বিবেচিত হইবে এবং প্রতি বৎসর নবায়ন করিতে হইবে।

স্বাক্ষরিত
তারিখ- ২৭/১২/১৫
ফতেপুর ইউপি,
আড়াইহাজার, নারায়ণগঞ্জ।

হাজী মোঃ আবু তাগিব
চেয়ারম্যান
ফতেপুর ইউনিয়ন পরিষদ
নেং ফতেপুর ইউনিয়ন পরিষদ
আড়াইহাজার, নারায়ণগঞ্জ।



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

/ জাতীয় পরিচয় পত্র



নাম: জাকারিয়া হোসেন

Name: Jakaria Hossain

পিতা: সোলইমান

মাতা: হালিমা

Date of Birth: 1988

১৯৮৮

ID NO: 8710244787642

এই কাডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পর্কিত কাডটি ব্যবহারকারী ব্যক্তি অর্থাৎ কোম্পানি বা অন্য কোনো নিবন্ধিত প্রতিষ্ঠানের জন্য প্রদানের জন্য অনুরোধ করা হলো:

ঠিকানা: গ্রাম/রাস্তা: ভৈরবদী, ভৈরবদী, ডাকঘর: বুলশানসাদী - ১৪৫০,
আড়াইহাজার, নারায়নগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৬/২০০৮



Thank You