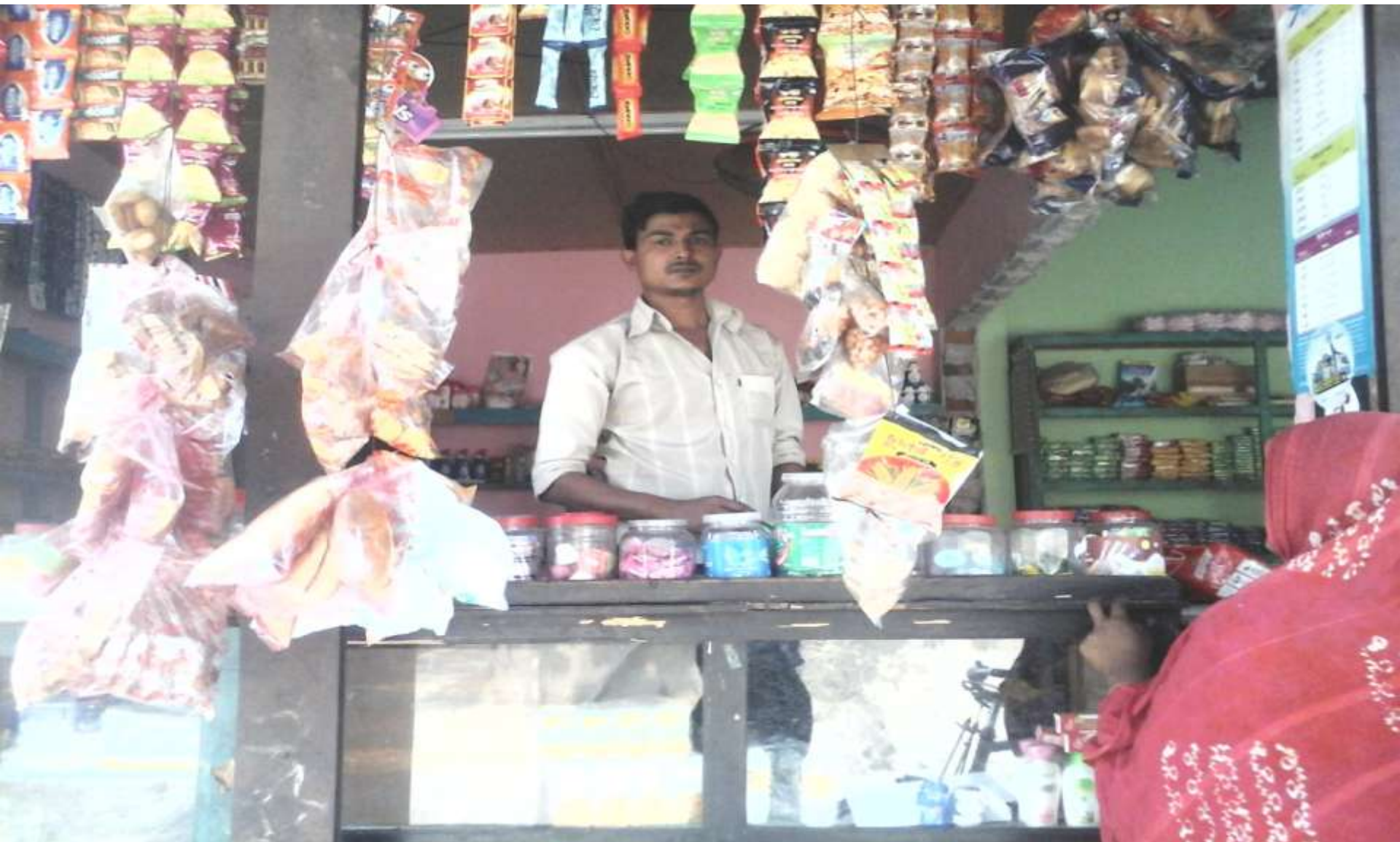




**Grameen Telecom Trust**  
Building Social Business

**Proposed NU Business Name : M/S Mahim Store**  
**Business Category: General Retail & Wholesale**



**Business Proposal collected & prepared by: Md. Shohidul Islam, Officer, Jessore.**  
**Business Proposal Verified by: Md. Rafiquel Islam**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Dipu Gazi</b> Vill: Jhumjhampur, Union: 12, Fatepur, Post: Jumjumpur Upazila: Sador, District: Jessore.
Age	:	30 years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	02 (Two) Brothers.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Late Taslima Begum
(iii) Father's name	:	Md. Mukbul Hossain Gazi
(iv) GB member's info	:	<i>Branch: Fatepur, Jessore, Centre # 07/mo,</i> <i>Loan no.: 1848, Member since July 18, 2001</i> First loan: Tk. 7,000 Existing loan: Nil, Last Loan: 15,000
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	:	Class Eight
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.)	:	15 (Fifteen) years experience is running his own business. He started the business only with Tk. 20,000 ( Twenty Thousand). : He has 5 (five) years working experience as an assisting in her brother's shop.
Other Own/Family Sources of Income	:	His brother's income from job (BRDB).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01712351664
NU's National ID No.	:	4114741394077
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Late Taslima Begum is a GB member since July 18, 2001 at first she took GB loan BDT 7,000 ( Seven thousand).
- Gradually she took GB loan several times and utilized it for purchasing Cow and assisting her son in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>M/S Mahim Store</b>
Address/ Location	:	Jhumjumpur, Jessore Sador, Jessore.
Total Investment in BDT	:	Tk. 247,000
Financing	:	Self Tk. 247,000 (from existing business) Required Investment Tk. 130,000 (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 10% and Flexiload 100%.
(ii) Estimated % of proposed gross profit margin	:	On an Average 10% and Flexiload 100%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products	5,000	140,000	1,680,000
Commission on Flexi Load	41	1,134	13,608
<b>Total Sales (A)</b>	<b>5,041</b>	<b>141,134</b>	<b>1,693,608</b>
Less: Cost of Sales / Products (B)	4,500	126,000	1,512,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>541</b>	<b>15,134</b>	<b>181,608</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		400	4,800
Shop rent		1,200	14,400
Mobile bill		500	6,000
Conveyance bill		1,000	12,000
Ownership Transfer Fee			-
Present Salary (Family & Self)		6,000	72,000
Provision of bad debt		100	1,200
Other cost (Stationary & Entertainment etc.)		500	6,000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		542	6,500
<b>Total Operating Cost (D)</b>		<b>10,242</b>	<b>122,900</b>
<b>Net Profit (C-D):</b>		<b>4,892</b>	<b>58,708</b>

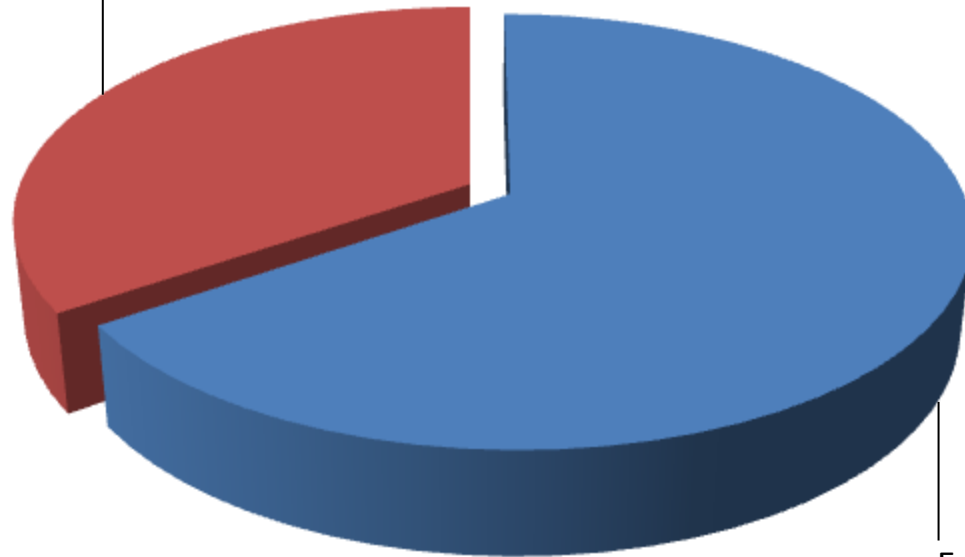
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<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 Bakery item etc.)	Investment in products (Confectionary item and Cosmetics item etc.)	109,000	130,000	239,000
Investment in Machineries (Refrigerator-1, Digital Meter-1, Television 1, Fan 1 )		40,000	-	40,000
Cash in hand		3,000	-	3,000
Debtors (Since January, 2015 to at present)		120,000	-	120,000
Creditors (Since January, 2015 to at present)		(30,000)	-	(30,000)
Decoration ( fixture and fittings)		5,000	-	5,000
<b>Total Capital</b>		<b>247,000</b>	<b>130,000</b>	<b>377,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 247,000
- GTT's Investment BDT 130,000
- Total Capital BDT 377,000

GTT's Investment 34%



Entrepreneur's  
Contribution 66%



# ***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	6,946	194,488	2,333,856	7,641	213,937	2,567,242	8,252	231,052	2,772,621
Estimated Commission on Flexi Load	54	1,512	18,144	65	1,814	21,773	75	2,087	25,039
<b>Total Estimated Sales (A)</b>	<b>7,000</b>	<b>196,000</b>	<b>2,352,000</b>	<b>7,705</b>	<b>215,751</b>	<b>2,589,014</b>	<b>8,326</b>	<b>233,138</b>	<b>2,797,660</b>
Less: Cost of Sales / Products (B)	6,251	175,039	2,100,470	6,877	192,543	2,310,517	7,427	207,947	2,495,359
<b>Gross Profit (C) [C=(A-B)]</b>	<b>749</b>	<b>20,961</b>	<b>251,530</b>	<b>829</b>	<b>23,208</b>	<b>278,497</b>	<b>900</b>	<b>25,192</b>	<b>302,301</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop rent		1,200	14,400		1,200	14,400		1,200	14,400
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Conveyance		1,700	20,400		2,000	24,000		2,300	27,600
Ownership Transfer Fee		867	5,200		867	10,400		867	10,400
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Provision of bad debt		100	1,200		100	1,200		100	1,200
Other cost (Stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
<b>Non Cash Item:</b>									
Depreciation Expenses		542	6,500		542	6,500		542	6,500
<b>Total Operating Cost (D)</b>	-	<b>13,608</b>	<b>158,100</b>	-	<b>15,308</b>	<b>183,700</b>	-	<b>17,008</b>	<b>204,100</b>
<b>Net Profit (C-D)</b>	-	<b>7,352</b>	<b>93,430</b>	-	<b>7,900</b>	<b>94,797</b>	-	<b>8,183</b>	<b>98,201</b>
<b>Retained Income</b>			<b>93,430</b>			<b>188,227</b>			<b>286,427</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	130,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	98,630	105,197	108,601
1.3	Depreciation Expenses	6,500	6,500	6,500
1.4	Opening Balance of Cash Surplus	-	73,930	123,227
	<b>Total Cash Inflow</b>	<b>235,130</b>	<b>185,627</b>	<b>238,327</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	130,000	-	-
2.5	Investment Payback including Ownership Transfer Fee	31,200	62,400	62,400
	<b>Total Cash Outflow</b>	<b>161,200</b>	<b>62,400</b>	<b>62,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>73,930</b>	<b>123,227</b>	<b>175,927</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (15 years).

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Location of shop;
- Regular Customer;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 533,427 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors.

Presented at 161<sup>st</sup> as Yunus Centre and 49<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on March 10, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures







স্বাধীনতা সঙ্গীত পরিষদ  
সংগঠনকারী বাংলাদেশ সরকার

# ১৯৭২ সালের ইউনিয়ন পরিষদ ইউনিয়ন পরিষদ কার্যালয়, সদর, সুনামগঞ্জ।

ক্রম নং- ০০৬

**ক্রেড লাইসেন্স**

০৩৫৬

লাইসেন্স নং- ১৯৭২/০০৬ ১৯৭২ সালের ০৩৫৬ নম্বর ০৩৫৬

পতিষ্ঠানের নাম সুনামগঞ্জ জেলা পরিষদ

সোপানিকর শ্রী. দিল্লী হাজী

পিতা/ স্বামীর নাম শ্রী. মুহাম্মদ হুসাইন

মাতার নাম শ্রী. জাহান্না হুসাইন

ঠিকানা সুনামগঞ্জ জেলা পরিষদ, সদর, সুনামগঞ্জ

কি ধরনের ব্যবসা স্বাধীনতা সঙ্গীত

এই লাইসেন্স ০৩৫৬-০৩৫৬/০৩৫৬ তারিখ পর্যন্ত বৈধ থাকিবে।

০৩৫৬ টাকা (কথাম) সুনামগঞ্জ জেলা পরিষদ লাইসেন্স জি বসুম গুপ্ত

০৩৫৬

*(Signature)*  
০৩৫৬  
সুনামগঞ্জ জেলা পরিষদ  
সদর, সুনামগঞ্জ

*(Signature)*  
০৩৫৬

১৯৭২ সালের ০৩৫৬ নম্বর





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ দিপু গাজী

Name: Md. Dipu Gazi

পিতা: মোফতুল করীম

মাতা: আসমিয়া বেগম

Date of Birth: 30 Jan 1985

ID NO: 4114741394077

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অথবা  
বেলাও পরেও সেখানে ফিউরিং পোর্ট পরিচয় কার্ড হিসেবে অন্য কোনোভাবে ব্যবহার করা  
করা যাবে না।

সিদ্ধান্ত: হাট/মার্জা, মুন্সিবাজার, ১০ মুন্সিবাজার, ডাকঘর: মসুর - ১৪০০,  
কোচিংগাতি, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/০৫/২০০৮





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
 Government of the People's Republic of Bangladesh  
 NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ দিপু গাজী  
 Name: Md. Dipu Gazi  
 পিতা: মোকদ্দল গাজী  
 মাতা: হামসিমা বেগম  
 Date of Birth: 30 Jan 1985

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 কোনোও শর্তের অধীনে অন্য কারো নামে প্রদান করা অনুমোদিত নয়।

স্বাক্ষর: মোঃ দিপু গাজী, ৯০ বুদ্ধবুদ্ধপুর, ডাকঘর: মসুর - ১৪০০,  
 কোচবিহার, অসম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/০৫/২০০৮



**Thank You**