



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Tasnim Varieties Store
Business Category: General Retail & Wholesale



Business Proposal Prepared & Identified by: Md. Shahinur Islam
Business Proposal Verified by : Md. Rayhan Sharif

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Asikur Rahman Asik</i> Vill: Joyrampur, Union: Pairabondh, Post: Pairabondh, Upazila: Mithapukur, District: Rangpur.
Age	:	21 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	02 (Two) Brothers and 01 (One) Sister.
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. Waheda Begum
(iii) Father's name	:	Md. Kairul Moksed
(iv) GB member's info	:	<i>Branch : Bairagiganj, Mithapukur, Centre # 11/mo</i> <i>Loan no.: 5012, Member since December 05, 1999.</i> First loan: Tk. 3,000 Existing loan: Nil Last Loan: Tk. 17,000
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	:	H.S.C Pass
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.)	:	04 (Four) years experiences is running his own business. He started the business with BDT 60,000. (Sixty thousand). : He has on hand training from his father's business.
Other Own/Family Sources of Income	:	Father's income from agricultural business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737805897
NU's National ID No.	:	19958515889002637
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Waheda Begum is a GB member since December 05, 1999 at first She took GB loan BDT 3,000 (Three thousand).
- Successively several times She utilized GB loan for Cultivation purposes and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Tasnim Varieties Store</i>
Address/ Location	:	Bairagigonj Bazar Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 264,000
Financing	:	Self Tk. 164,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six 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	3,000	78,000	936,000
Total Sales/commission (A)	3,000	78,000	936,000
Less: Cost of Sales			
Cost of products	2,400	62,400	748,800
Total Cost of Sales (B)	2,400	62,400	748,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Electricity bill		350	4,200
Shop Rent (self)		-	-
Night Guard bill		120	1,440
Mobile bill		350	4,200
Conveyance		1,000	12,000
Present Salary (Self & family)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		860	10,320
Non Cash Item:			
Depreciation Expenses		243	2,910
Total Operating Cost (D)		7,923	95,070
Net Profit (C-D):		7,678	92,130

PRESENT & PROPOSED INVESTMENT BREAKDOWN

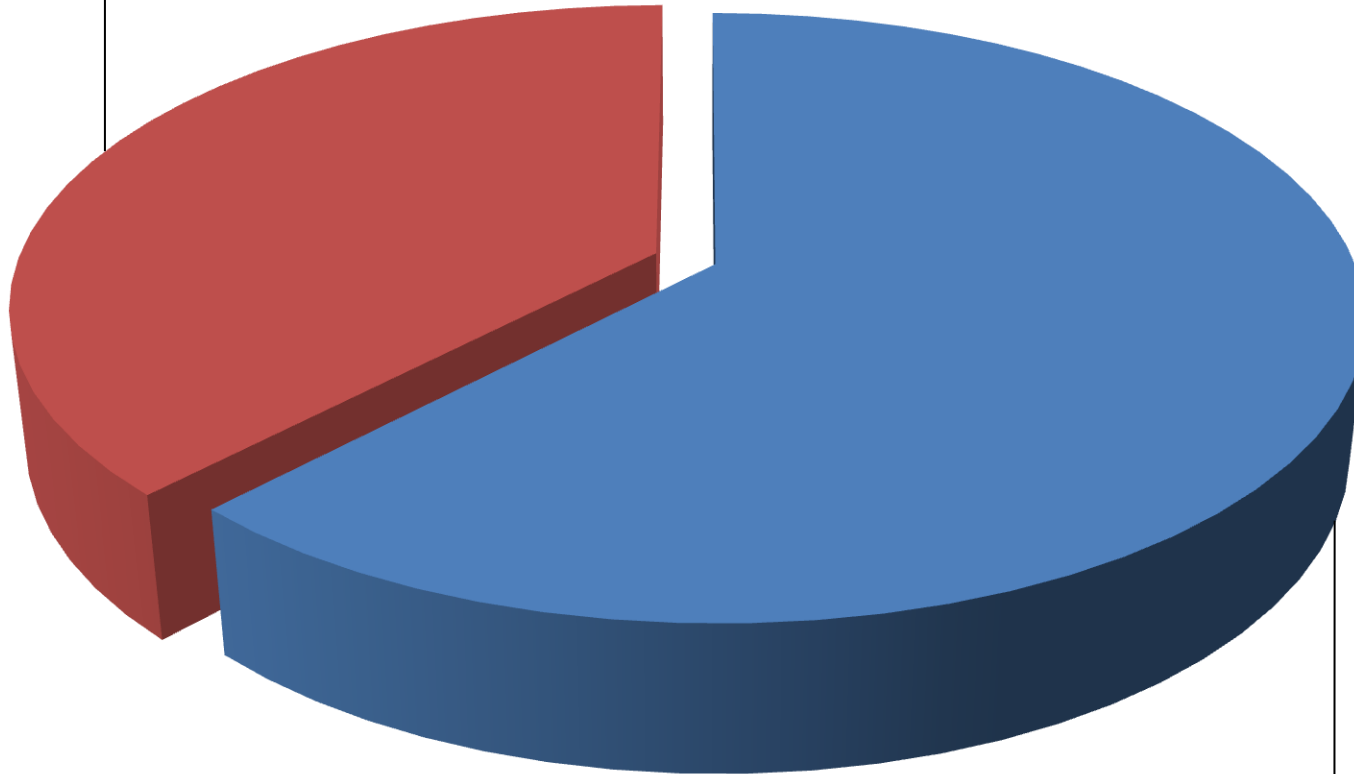
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Grocery items such as Rice, Oil, salt, Sugar, Flour, Soap, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leaf, etc.)	Investment in products (Different types of Grocery items such as Rice, Oil, salt, Sugar, Flour, Soap, Cosmetics, soft drinks, Biscuits, Betel nut, Betel leaf, etc.)	140,625	100,000	240,625
Investment in Machineries and tools (Calculator, Fan, Light, Digital Weight Machine etc.)		4,900	-	4,900
Cash in hand		3,975	-	3,975
Decoration (fixture and fittings)		14,500	-	14,500
Total Capital		164,000	100,000	264,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 164,000
- GTT's Investment BDT 100,000
- Total Capital BDT 264,000

GTT's Investment

38%



Entrepreneur's

Contribution

62%

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	4,000	104,000	1,248,000	4,600	119,600	1,435,200	4,968	129,168	1,550,016
Total Sales/commission (A)	4,000	104,000	1,248,000	4,600	119,600	1,435,200	4,968	129,168	1,550,016
Less: Cost of Sales									
Cost of products	3,200	83,200	998,400	3,680	95,680	1,148,160	3,974	103,334	1,240,013
Total Cost of Sales (B)	3,200	83,200	998,400	3,680	95,680	1,148,160	3,974	103,334	1,240,013
Gross Profit (C) [C=(A-B)]	800	20,800	249,600	920	23,920	287,040	994	25,834	310,003
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Shop Rent (self)		-	-		-	-		-	-
Night Guard bill		120	1,440		140	1,680		160	1,920
Mobile bill (SMS & Reporting)		650	7,800		850	10,200		950	11,400
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		6,000	72,000		6,500	78,000		7,000	84,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Other Cost (stationary & Entertainment etc.)		920	11,040		1,000	12,000		1,000	12,000
Non Cash Item:									
Depreciation Expenses		243	2,910		243	2,910		243	2,910
Total Operating Cost (D)	-	10,544	122,530	-	11,944	143,330	-	13,114	157,370
Net Profit (C-D):	-	10,256	127,070	-	11,976	143,710	-	12,719	152,633
Retained Income			127,070			270,780			423,413

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Monthly 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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	131,070	151,710	160,633
1.3	Depreciation Expenses	2,910	2,910	2,910
1.4	Opening Balance of Cash Surplus	3,975	113,955	220,575
	Total Cash Inflow	237,955	268,575	384,118
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	113,955	220,575	336,118

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family:01 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 4yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 587,413 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 156th as Yunus Centre and 29th In-house Executive
Social Business Design Lab
(GTT) on December 23, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











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- Nation ID Card

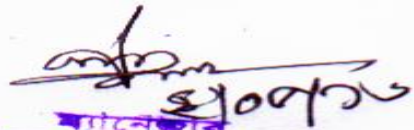
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প্রত্যুত্তর

করে সর্বদা প্রত্যুত্তর করা যাচ্ছে।
 কোর্স: অ্যাডভান্সড লেভেল শ্রীমতী. চার্জমেন্ট লেভেল
 শ্রীমতী কৃষ্ণাঙ্কম্বর রায়চরণালয়, মিঠাপুকুর
 রংপুর, তিনি শ্রীমতী রায়চরণ লেভেল
 কাছাকাছি অবস্থিত নিম্নলিখিত সড়কটি ছিল
 চারদিক ঘেরা, ২০২২ কোর্স: ০২/০১/০২
 কোর্স: প্রত্যুত্তর পূর্ণ বৃত্তায়ণ ছাড়া কোনদিন
 সাধন না।

কোনও কোর্সে অতিরিক্ত অর্থাত্মিক উন্নতি
 সম্ভব না।


 ২৫/০৭/২০
 প্রধান অফিসার
 ইন্সটিটিউট অফ ইন্সটিটিউট শ্রীমতী
 মিঠাপুকুর, রংপুর।



Thank You