



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Utsab Furniture***
*Business Category: **General Retail & Wholesale***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Abonti Ram Vill: Jhara Borsha, Union: 6 no. Ghuridhoha, Post: Dak Bangla, Upazila: Saghata, District: Gaibandha.
Age	:	32 Years
Marital status	:	Married
Children	:	1 (one) Daughter & 1 (one) Son
No. of siblings:	:	2 (two) Brothers and 1 (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	:	Phoolmala
(iii) Father's name	:	Judhisthi
(iv) GB member's info	:	<i>Branch: Saghata, Gaibandha Centre # 06/mo</i> <i>Loan no.: 1325, Member since November 17, 2005</i> First loan: Tk. 4,000 Existing loan: Tk. 21,000 , Outstanding loan: Tk. 10,289
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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., 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.)	:	08 (eight) years experience is running his own furniture business. He started the business only with Tk. 30,000. : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture and brother's income from business (seasonal business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01754160419
NU's National ID No.	:	3218828328950
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Phoolmala is a GB member since November 17, 2005, at first she took GB loan BDT 4,000 (four thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in business (furniture shop).
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Utsab Furniture</i>
Address/ Location	:	Saghata bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 456,000
Financing	:	Self Tk. 256,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary (estimates)	:	Taka 5,000 (five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%.
(ii) Estimated % of proposed gross profit margin	:	On products 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)	3,000	78,000	936,000
Less: Cost of sales of products (B)	2,550	66,300	795,600
Gross Profit (C) [C=(A-B)]	450	11,700	140,400
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Generator bill		300	3,600
Shop Rent		1,000	12,000
Mobile bill		300	3,600
Conveyance		800	9,600
Present Salary (Self)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		300	3,600
<i>Non Cash Item:</i>			
Depreciation Expenses		142	1,703
<i>Total Operating Cost (D)</i>		8,142	97,703
Net Profit (C-D):		3,558	42,698

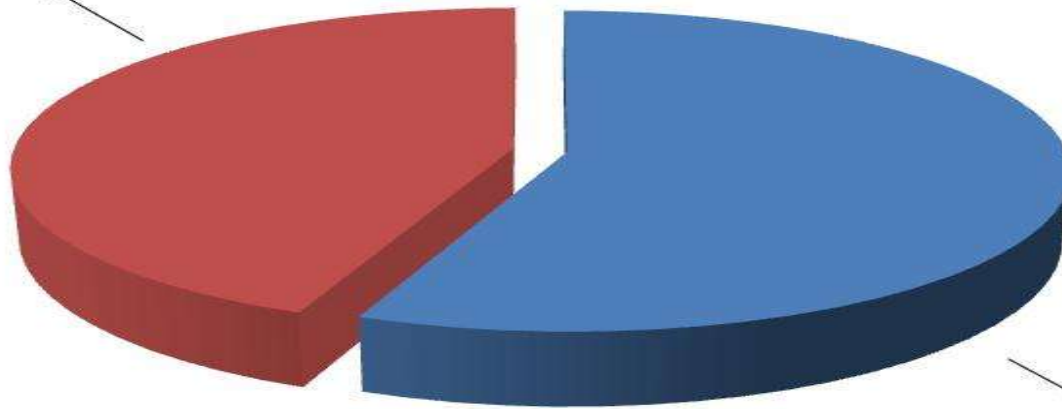
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (eucalyptus tree, mahogany tree, jackfruit tree, mango tree and design copy etc.)	wood, partex and hard board	221,550	101,000	322,550
Investment in Machineries (saw, hammer, dril machine, campush machine and desing machine etc.)	router machine, cutting machine, dril machine and electric machine	8,150	99,000	107,150
Cash in hand		489		489
Debtors		27,800		27,800
Creditors		(26,500)		(26,500)
GB Loan Outstanding		(10,289)		(10,289)
Decoration (fixture and fittings)		4,800		4,800
Advance for shop		30,000		30,000
Total Capital		256,000	200,000	456,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 256,000
- GTT's Investment BDT 200,000
- Total Capital BDT 456,000

GTT's
Investment
44%



Entrepreneur's
Contribution
56%

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)	5,000	130,010	1,560,125	5,750	149,512	1,794,144	6,038	156,988	1,883,851
Less: Cost of sales of products (B)	4,250	110,509	1,326,106	4,888	127,085	1,525,022	5,132	133,439	1,601,273
Gross Profit (C) [C=(A-B)]	750	19,502	234,019	863	22,427	269,122	906	23,548	282,578
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		800	9,600
Generator bill		300	3,600		400	4,800		400	4,800
Shop Rent		1,000	12,000		1,300	15,600		1,300	15,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance		1,200	14,400		1,600	19,200		1,600	19,200
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		5,000	60,000		6,000	72,000		6,500	78,000
Other Cost (stationary & Entertainment etc.)		400	4,800		500	6,000		600	7,200
Non Cash Item:									
Depreciation Expenses		1,379	16,553		1,379	16,553		1,379	16,553
Total Operating Cost (D)	-	11,913	134,953	-	13,913	166,953	-	14,513	174,153
Net Profit (C-D):	-	7,589	99,066	-	8,514	102,169	-	9,035	108,425
Retained Income			99,066			201,235			309,660

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	107,066	118,169	124,425
1.3	Depreciation Expenses	16,553	16,553	16,553
1.4	Opening Balance of Cash Surplus	-	65,330	104,051
	Total Cash Inflow	323,619	200,051	245,029
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Payback to GB Loan Outstanding	10,289		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	258,289	96,000	96,000
3.0	Total Cash Surplus	65,330	104,051	149,029

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (nephew)
Others (beyond family): 05 (production basis)
- Future employment: 0
- Trade license of business in his own name
- Experience : 8 Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 565,660 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;

Presented at 9th In-house Executive Social Business Design Lab
on August 13, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











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ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর "২০১৫-১৬"

লাইসেন্স



৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৩

লাইসেন্স নং : ৩৭ তারিখ : ২২/০৭/১৫

লাইসেন্সধারীর নাম : ডঃ মঈন হান্নান

পিতা/স্বামীর নাম : শ্রীঃ জহুরী মঈন

ঠিকানা : গ্রাম : সাঘাটা পোস্ট : সাঘাটা

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : কাঠ কাটা

৩০/০৬/২০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২০০/- (কথায় দুইশত টকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২২/০৭/১৫

মোঃ মোশারক
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



হাটীয়া ব্যাংক
সাঘাটা শাখা

সহকারী কলের শাখা বই

নং হুম্মানা

নং ৪২৫

নং ১৫

নং ১০/১১

নং মোঃ মঈন হান্নান

নং ২০১৫/১৬

নং ২০১৫/১৬

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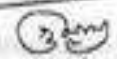



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
ন্যাশনাল ইডেনটিটি / জাতীয় পরিচয় পত্র

 নাম : আবদী রাম
Name : 'Abond Ram'
পিতা : কৃষ্টি
মাতা : ফুলমল্লিকা
Date of Birth : 19/08/1958
IDNO : 3216828328950



এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে ফেলা
কোনো ক্ষতিসাধন থেকে নিরীকৃত পৌঁছে অধিনে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/হাঙ্গা: মাদারগাঁ, মাদারগাঁ, ডাকঘর: ডাকঘরো মাদার-৫৭৫০,
সদরতা, পাইলখা


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০৯/২০০৮



Thank You