



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : Pushpa Store
Business Category: General Retail & Wholesale



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Pramoth Kedar</i> Vill: Fateyabad, Union: Dokkhin Pahartoli, Post: Chowdhuryhat, Upazila: Hathazari, District: Chittagong.
Age	:	34 Years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	03 (Three) 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	:	Pushpa Kedar
(iii) Father's name	:	Late Gopal Kedar
(iv) GB member's info	:	<i>Branch: Hathazari, Chittagong, Centre # 77/mo</i> <i>Loan no.: 7773, Member since 2000</i> First loan: Tk. 8,200 Existing loan: Nil, Last loan: 12,000
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	:	S.S.C
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 experience is running his own business. He started the business only with Tk. 200,000. (Two lac) : He has on hand training.
Other Own/Family Sources of Income	:	No
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713609054
NU's National ID No.	:	1593701477669
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Pushpa Kedar is a GB member since 2000, at first she took GB loan BDT 8,200 (Eight thousand Two hundred).
- Gradually she took GB loan several times and utilized it for household purposes and assisting her son in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son (entrepreneur).

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Pushpa Store</i>
Address/ Location	:	Tultul market tufani road, Balochora, Jalalabad, Chittagong.
Total Investment in BDT	:	Tk. 560,000
Financing	:	Self Tk. 360,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	Taka 9,000 (Nine thousand)
Proposed Salary (estimates)	:	Taka 10,500 (Ten thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 30%
(ii) Estimated % of proposed gross profit margin	:	On products 30%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

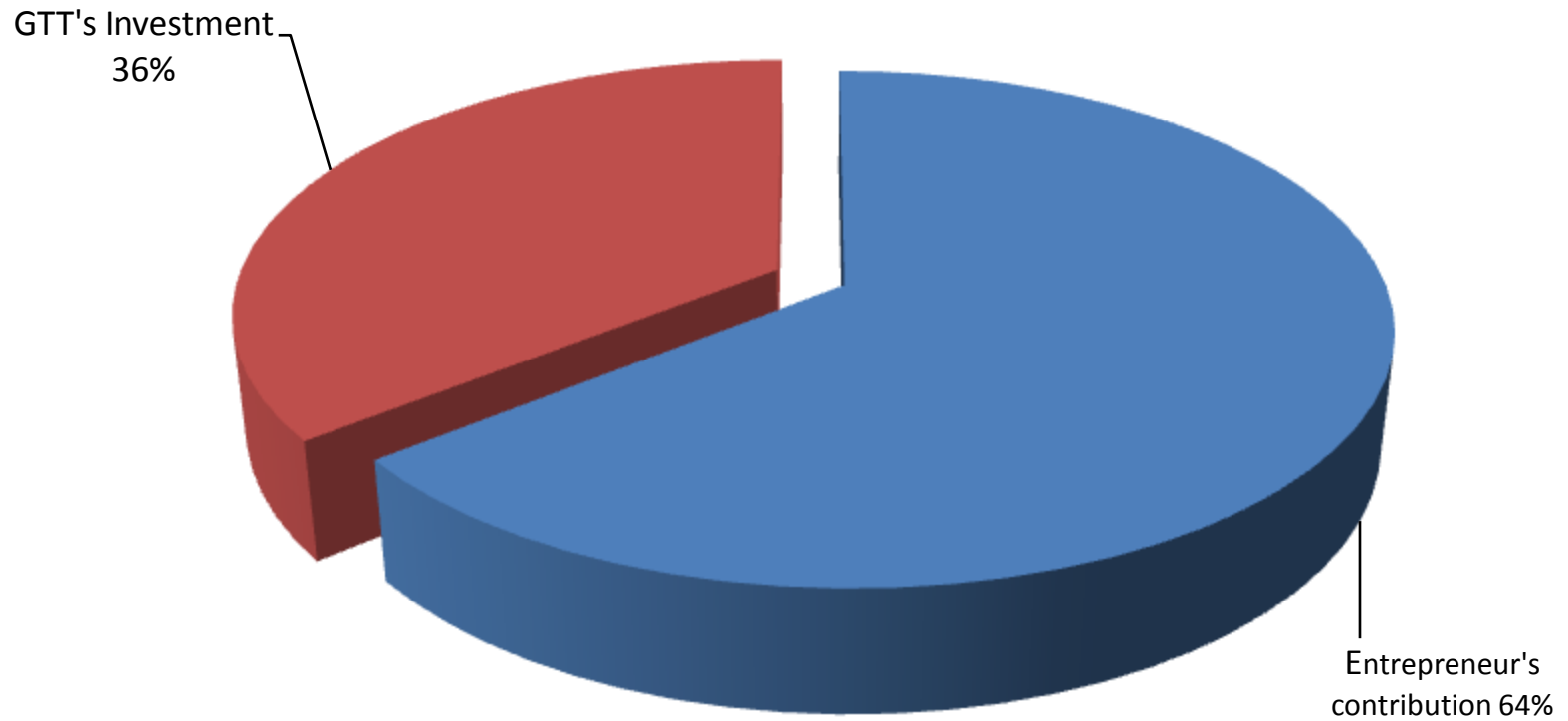
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,700	75,600	907,200
Less: Cost of Sales (B)	1,890	52,920	635,040
Gross Profit (C) [C=(A-B)]	810	22,680	272,160
<i>Less: Operating Cost:</i>			
Electricity bill		500	6,000
Generator bill		300	3,600
Shop rent		1,600	19,200
Mobile bill		600	7,200
Night Guard bill		150	1,800
Conveyance		800	9,600
Present Salary (Self)		9,000	108,000
Present Salary (Assistant-1)		2,500	30,000
Other Cost (stationary & Entertainment etc.)		2,200	26,400
<i>Non Cash Item:</i>			
Depreciation Expenses		469	5,625
<i>Total Operating Cost (D)</i>		18,119	217,425
Net Profit (C-D):		4,561	54,735

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of shoes, bag item, umbrella item, visors item and cosmetics item etc.)	Investment in products (Shoes item, Cosmetics item, Bag item, Belt item, Watch, Visors, Umbrella, etc.)	174,000	180,000	354,000
Investment in Machinerries (Fan and light.)		2,500	-	2,500
Cash in hand		6,000	-	6,000
Debtors (01 January, 2011 to at present)		45,000	-	45,000
Creditors (05 May, 2015 to at present)		(20,000)	-	(20,000)
Advance for shop		100,000	-	100,000
Decoration (fixture and fittings)		52,500	20,000	72,500
Total Capital		360,000	200,000	560,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 360,000
- GTT's Investment BDT 200,000
- Total Capital BDT 560,000



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)	3,700	103,610	1,243,318	4,255	119,151	1,429,815	4,681	131,066	1,572,797
Less: Cost of Sales (B)	2,590	72,527	870,322	2,979	83,406	1,000,871	3,277	91,746	1,100,958
Gross Profit (C) [C=(A-B)]	1,110	31,083	372,995	1,277	35,745	428,945	1,404	39,320	471,839
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Generator bill		350	4,200		400	4,800		450	5,400
Shop rent		1,800	21,600		2,000	24,000		2,200	26,400
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,000	12,000
Night Guard bill		200	2,400		250	3,000		250	3,000
Conveyance		1,300	15,600		1,600	19,200		1,900	22,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		10,500	126,000		11,500	138,000		12,500	150,000
Proposed Salary (Assistant-1)		3,000	36,000		3,500	42,000		4,000	48,000
Other Cost (stationary & Entertainment etc.)		2,400	28,800		2,600	31,200		2,800	33,600
Non Cash Item:									
Depreciation Expenses		635	7,625		635	7,625		635	7,625
Total Operating Cost (D)	-	22,919	267,025	-	25,419	305,025	-	27,869	334,425
Net Profit (C-D):	-	8,164	105,970	-	10,327	123,920	-	11,451	137,414
Retained Income			105,970			229,890			367,304

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.)

<i>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
Cash Inflow			
Investment Infusion by Investor	200,000	-	-
Net Profit (ownership tr. Fee added back)	113,970	139,920	153,414
Depreciation Expenses	7,625	7,625	7,625
Opening Balance of Cash Surplus	-	93,595	145,140
Total Cash Inflow	321,595	241,140	306,179
Cash Outflow			
Product Purchase	180,000	-	-
Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
Total Cash Outflow	228,000	96,000	96,000
Total Cash Surplus	93,595	145,140	210,179

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Quality Products;
- Trade license of business in his own name;
- Experience : 4Yrs.

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- No similar Shop around his locality;
- Customer demand is likely to increases;
- The capital of Entrepreneur will be Tk. 727,304 after 3 years excluding payback of investor's money.

THREATS

- Local Competition.

Presented at 12th In-house Executive Social Business Design Lab
on September 03, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures

পুস্তক ষ্টোর

এখানে সকল প্রকার জুতা, কসমেটিক্স ও ব্যাগ
সুলভ মূল্যে পাওয়া যায়।

বালুচরা, তুফানী রোড, কুলগাঁও, বায়েজিদ, চট্টগ্রাম। মোবাইল : ০১৭১৩-৬০৯০





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



নাম: পুষ্প কেদার
Name: Pushpa Kedar
স্বামী: মৃত গোপাল কেদার
মাতা: মৃত সারদা ঘোষ
Date of Birth: 05 Sep 1932
ID NO: 1593701477670



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



নাম: প্রমথ কেদার
Name: Pramoth Kedar
পিতা: মৃত গোপাল কেদার
মাতা: পুষ্প কেদার
Date of Birth: 18 Mar 1981
ID NO: 1593701477669

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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অন্যান্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: কেদার বাড়ী, ডাকঘর: কতেয়াবাদ - ৪৩৩৫, হাটহাজারী, চট্টগ্রাম সিটি কর্পোরেশন, চট্টগ্রাম

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৩/২০০৮



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Thank You