



Grameen Telecom Trust
Building Social Business

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



Business Proposal Identified by: Md. Mukul, Asst. Officer, Shagata, Gaibandha
Business Proposal Prepared by: Md. Rayhan Sharif

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sultan Mahmud Vill: Shyampur, Union: Muktinagar, Post: Khamer Donaruha, Upazila: Saghata, District: Gaibandha.
Age	:	21 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers and 02 (Two) 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	:	Mst. Rezia Begum
(iii) Father's name	:	Md. Abul Kasem
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Centre # 35/mo</i> <i>Loan no.: 4281/1, Member since 01 April 2013</i> First loan: Tk. 7,000 Existing loan: Tk. 20,000, Outstanding loan: 10,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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	:	B. A (Running)
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 50,000 (Fifty Thousand). He has 02 (Two) Years working experience as an assistant from his brother's business.
Other Own/Family Sources of Income	:	His father's income from agriculture & his brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01763053652
NU's National ID No.	:	19953212889501213
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rezia Begum is a GB member since 01 April 2013 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchase land and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sumaiya Store
Address/ Location	:	Bangla Bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 233,000
Financing	:	Self Tk.163,000 (from existing business) Required Investment Tk.70,000(as equity)
Present salary/drawings from business	:	BDT 5,500 (Five thousand & five hundred)
Proposed Salary	:	BDT 6,500 (Six thousand & five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On an average 15%

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	4,000	112,000	1,344,000
Total income from sales (A)	4,000	112,000	1,344,000
Less: Cost of Sales / Products (B)	3,400	95,200	1,142,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		350	4,200
Shop rent		330	3,960
Night Guard Bill		50	600
Mobile bill		300	3,600
Conveyance bill		1,500	18,000
Ownership Transfer Fee		-	-
Present Salary (Family & Self)		5,500	66,000
Present Salary (Assistant-1)		4,000	48,000
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		414	4,965
Total Operating Cost (D)		13,444	161,325
Net Profit (C-D):		3,356	40,275

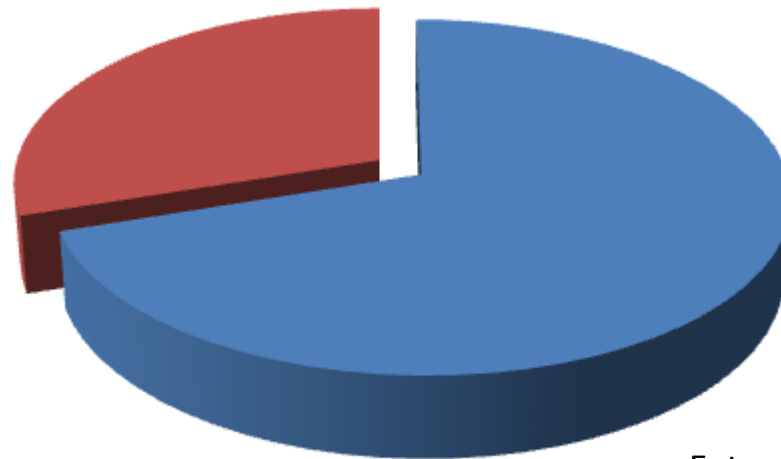
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of grocery & stationary items etc.)	Investment in products (Different types of grocery & stationary items etc.)	118,872	70,000	188,872
Investment in Machineries & Equipment (Refrigerator-1, Digital Weight Machine-1, Solar Fan-1, Solar Panel Set-1,,Light-4 etc.)		30,100	-	30,100
Advance for Shop		20,000	-	20,000
Debtors (Since January, 2016 to at present)		2,128		2,128
Creditors (Since January, 2016 to at present)		(13,100)		(13,100)
Decoration		3,000		3,000
Cash in Hand		2,000	-	2,000
Total Capital		163,000	70,000	233,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 163,000
- GTT's Investment BDT 70,000
- Total Capital BDT 233,000

GTT's
Investment
30%



Entrepreneur'
s Contribution
70%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. sales income from products	5,400	151,200	1,814,400	6,210	173,880	2,086,560	6,955	194,746	584,237
Total Estimated Sales (A)	5,400	151,200	1,814,400	6,210	173,880	2,086,560	6,955	194,746	584,237
Less: Cost of Sales / Products (B)	4,590	128,520	1,542,240	5,279	147,798	1,773,576	5,912	165,534	496,601
Gross Profit (C) [C=(A-B)]	810	22,680	272,160	932	26,082	312,984	1,043	29,212	87,636
Less: Operating Cost:									
Electricity bill		400	4,800		450	5,400		500	1,500
Shop rent		330	3,960		330	3,960		330	990
		50	600		50	600		50	150
Mobile bill (SMS & Reporting)		600	7,200		800	9,600		1,000	3,000
Conveyance		2,500	30,000		3,000	36,000		3,700	11,100
Ownership Transfer Fee		583	5,250		583	7,000		583	1,750
Proposed Salary-(Family & Self)		6,500	78,000		7,000	84,000		7,500	22,500
Proposed Salary (Assistant-1)		4,500	54,000		5,000	60,000		5,500	16,500
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,700	5,100
Non Cash Item:									
Depreciation Expenses		414	4,965		414	4,965		552	1,655
Total Operating Cost (D)		17,177	204,375		19,127	229,525		21,415	64,245
Net Profit (C-D)		5,503	67,785		6,955	83,459		7,797	23,391

Notes: 1. Agreed Grace period: Three 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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	70,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	73,035	90,459	25,141
1.3	Depreciation Expenses	4,965	4,965	1,241
1.4	Opening Balance of Cash Surplus	2,000	48,500	101,924
	Total Cash Inflow	150,000	143,924	128,306
2.0	Cash Outflow			
2.1	Product Purchase	70,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	31,500	42,000	10,500
	Total Cash Outflow	101,500	42,000	10,500
3.0	Total Cash Surplus	48,500	101,924	117,806

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 02
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (06Yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 337,635 after 2 years & 3 Months excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 386th as Yunus Centre and 114th In-house
Executive Social Business Design Lab
(GTT) on October 31, 2016 at Grameen Telecom Trust
Premises

Thank you











Various small packages and boxes, likely containing snacks or household items, are visible on the top shelves.

LSZ
Kendal
Various cleaning supplies and household items are visible on this shelf.

labcy
Various household items, including a white spray bottle and a box, are visible on this shelf.

Various bottles and containers, likely containing cleaning supplies or household products, are visible on this shelf.

Various packages and boxes, likely containing snacks or household items, are visible on the top shelves.

Various packages and boxes, likely containing snacks or household items, are visible on this shelf.

Various packages and boxes, likely containing snacks or household items, are visible on this shelf.

Various bottles and containers, likely containing cleaning supplies or household products, are visible on this shelf.

Various packages and boxes, likely containing snacks or household items, are visible on the top shelves.

Various packages and boxes, likely containing snacks or household items, are visible on this shelf.

Various packages and boxes, likely containing snacks or household items, are visible on this shelf.

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Various packages and boxes, likely containing snacks or household items, are visible on the top shelves.

Various packages and boxes, likely containing snacks or household items, are visible on this shelf.

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Various packages and boxes, likely containing snacks or household items, are visible on this shelf.





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গণপ্রজাতন্ত্রী বাংলাদেশ
 *জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়
 ৪ নং মুক্তিগণর ইউনিয়ন পরিষদ কার্যালয়
 উপজেলা: সাঘাটা, জেলা: বাইসাকা, বাংলাদেশ

জন্ম সনদ

নিবন্ধন বহি নং: ০৬ [বিধি ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৯]
 নিবন্ধন তারিখ: ০৬/০৯/২০২০ (জন্ম নিবন্ধন বহি নং ইতে উদ্ধৃত)
 নিবন্ধন নং: ০০৩২৩৬ সনদ ইস্যুর তারিখ: ০৬/০৯/২০২০

ব্যক্তিগত পরিচিতি নং:

৩	৩	৩	৩	৬	২	৩	২	১	১	৩	৩	৩	৬
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নাম: শ্রী: মুনতান মামুদ

জন্ম তারিখ: সংখ্যায় (ক্রী): ০২-০৫-২০১৬ লিঙ্গ: নারী পুরুষ
 স্থানীয় (ক্রী): চুই ডে উনিয়ন পরিষদ মন্ডল

জন্মস্থান: গ্রাম: শ্যামপুর ইউনিয়ন: মুক্তিগণর
 উপজেলা: সাঘাটা জেলা: বাইসাকা দেশ: বাংলাদেশ

পিতার নাম: শ্রী: মুনতান মামুদ জাতীয়তা: বাংলাদেশী

মাতার নাম: শ্রী: বেলাল বেগম জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: শ্যামপুর ডাকঘর শ্যামপুর বাইসাকা উপজেলা
সাঘাটা জেলা বাইসাকা

(নিবন্ধকের স্বাক্ষর ও সীলন সহ) শ্রী: মুনতান মামুদ



শ্রীঃ মুক্তিগর ইউনিয়ন পরিষদ


উপজেলাঃ মাঘাটা, থানাঃ গাইবান্ধা।

ট্রেড লাইসেন্স

অর্থ বৎসর ২০১৬-২০১৭ইং

বই নম্বর : ০৫
 লাইসেন্স নম্বর : ৫৭ তারিখ : ০৬/১০/১৬
 লাইসেন্সধারীর নাম : মুহাম্মদ হোসেন
 পিতা/মাতার নাম : (শ্রীঃ) (শ্রীঃ) মুহাম্মদ হামিদুল্লাহ
 (শ্রীঃ) আব্দুল করিম
 ঠিকানা : গ্রামঃ, পঞ্চনগর, ডাকঘরঃ, পঞ্চনগর বরগঞ্জ, ইউনিয়নঃ মাঘাটা
 পেশার ধরণ : পরিষ্কারি থানাঃ গাইবান্ধা
 ফি প্রদানের পরিমাণ টাকা : ২৫০/-
 কথায় : ট্রেড লাইসেন্স
 প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা আগামী ৩০/০৬/২০১৭ইং পর্যন্ত
 বৈধভাবে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৬/১০/১৬


 চেয়ারম্যানের দপ্তর
 মোঃ আরশাদ আলী
 চেয়ারম্যান
 শ্রীঃ মুক্তিগর ইউনিয়ন পরিষদ
 মাঘাটা, গাইবান্ধা।

दैनिक विद्यार्थी शिमा

२०१२०२०२०२०	विद्यार्थी शिमा -	२,६६०
२०१२०२०२०२०	विद्यार्थी शिमा -	४,९९०
२०१२०२०२०२०	विद्यार्थी शिमा -	४,२००
२०१२०२०२०२०	विद्यार्थी शिमा -	९०२०
२०१२०२०२०२०	विद्यार्थी शिमा -	४,९९०
२०१२०२०२०२०	विद्यार्थी शिमा -	४०९०
२०१२०२०२०२०	विद्यार्थी शिमा -	४०९०



গ্রামীণ ব্যাংক

..... শাখা
কুড়িগ্রামের সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম *কোমল*

কলি নং *৫১৮৯৮*

ক্রম নং *০৫*

কেন্দ্র নং *০৫০৫*

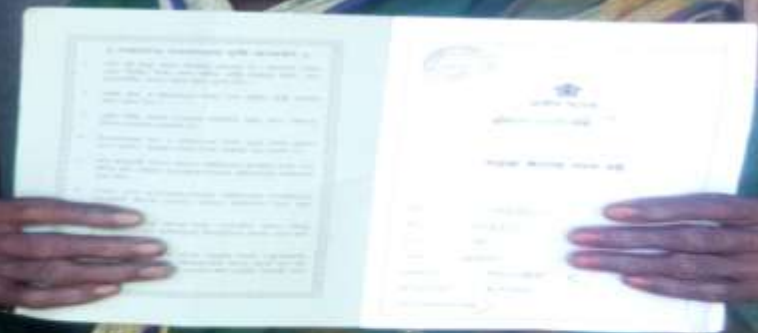
কোম্পার নাম *কোমল*

বই উল্লেখ করুন *৫১৮৯৮*

স্বাক্ষরকারীর নাম *[Signature]*



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Thank You