

*Proposed NU Business Name : **Raton Traders***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha***

*Business Proposal prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Raton Mia</i> Vill: Tazpur, Union: Talukkanpur, Post: Bishnobari, Upazila: Gobindoganj, District: Gaibandha.
Age	:	21 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Brothers and 03 (Three) 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. Maleka Begum
(iii) Father's name	:	Md. Shahjahan Prodhan
(iv) GB member's info	:	<i>Branch: Dorbosto, Gobindoganj, Centre # 29/mo, Loan no.: 4122, Member since June 01, 2012 First loan: Tk. 4,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 13,920</i>
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	:	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.)	:	02 (Two) years experience is running his own business. He started the business with BDT 20,000 (Twenty thousand). : He has 02 (Two) years working experience as an assistant in his father's shop.
Other Own/Family Sources of Income	:	His father's & 01 (One) brother's income from Agriculture. His 01 (One) brother's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01788251261
NU's National ID No.	:	19933213094000022
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Maleka Begum is a GB member since June 01, 2012 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for repairing house and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Raton Traders</i>
Address/ Location	:	Katakhali, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 116,000
Financing	:	Self Tk. 66,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,000 (Four Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%
(ii) Estimated % of proposed gross profit margin	:	On products 10%
(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 (A)	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,700	75,600	907,200
Gross Profit (C) [C=(A-B)]	300	8,400	100,800
Less: Operating Cost:			
Electricity bill		150	1,800
Generator bill		150	1,800
Night Guard bill		80	960
Shop Rent (self)			-
Mobile bill		150	1,800
Conveyance bill		500	6,000
Present Salary (Family & Self)		3,000	36,000
Provision of bad debt		4	52
Other Cost (Stationary & Entertainment etc.)		350	4,200
Non Cash Item:			
Depreciation Expenses		96	1,155
Total Operating Cost (D)		4,481	53,767
Net Profit (C-D):		3,919	47,034

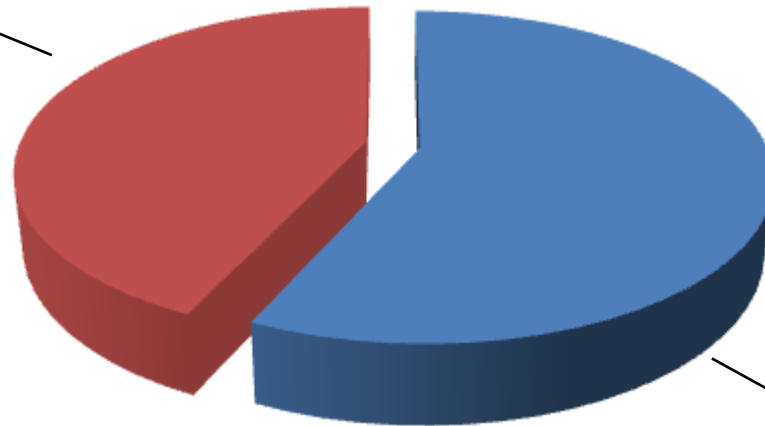
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of rice and husk etc.)	Investment in products (different types of rice and husk etc.)	46,300	50,000	96,300
Investment in Equipment & Tools (weight machine, fan and bulb etc)		4,300		4,300
Cash in hand		5,150		5,150
Debtors (Since february, 2016 to at present)		5,150		5,150
Decoration (fixture and fittings)		5,100		5,100
Total Capital		66,000	50,000	116,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 66,000
- GTT's Investment BDT 50,000
- Total Capital BDT 116,000

GTT's Investment
43%



Entrepreneur's
Contribution 57%

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)	4,500	126,000	1,512,000	5,355	149,940	1,799,280	6,158	172,431	2,069,172
Less: Cost of Sales / Products (B)	4,050	113,400	1,360,800	4,820	134,946	1,619,352	5,542	155,188	1,862,255
Gross Profit (C) [C=(A-B)]	450	12,600	151,200	536	14,994	179,928	616	17,243	206,917
Less: Operating Cost:									
Electricity bill		200	2,400		250	3,000		300	3,600
Generator bill		210	2,520		270	3,240		330	3,960
Night Guard bill		130	1,560		180	2,160		230	2,760
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		450	5,400		450	5,400		450	5,400
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary-(Family & Self)		4,000	48,000		5,000	60,000		6,000	72,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		4	52		4	52		4	52
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,100	13,200
Non Cash Item:									
Depreciation Expenses		96	1,155		96	1,155		96	1,155
Total Operating Cost (D)	-	7,179	83,817	-	9,039	108,467	-	10,899	130,787
Net Profit (C-D)	-	5,421	67,384	-	5,955	71,462	-	6,344	76,131
Retained Income			67,384			138,845			214,976

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	69,384	75,462	80,131
1.3	Depreciation Expenses	1,155	1,155	1,155
1.4	Opening Balance of Cash Surplus	-	58,539	111,155
	Total Cash Inflow	120,539	135,155	192,441
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
	Total Cash Outflow	62,000	24,000	24,000
3.0	Total Cash Surplus	58,539	111,155	168,441

SWOT ANALYSIS

STRENGTH

- 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;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (04 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 280,976 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 214th as Yunus Centre and 54th In-house
Executive Social Business Design Lab
(GTT) on March 23, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
(স্থানীয় সরকার বিভাগ)

(ইউনিয়ন-১৩)

নাইমেন্স ফি আদায় রেজিস্টার

০৭ নং তান্মুককানুপুর ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর: তান্মুককানুপুর, উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

ফের নাইমেন্স

ক্রমিক নম্বর:

117

অর্থ বছর: ২০২৩/২০২৪

নাইমেন্স নম্বর:

২২

তারিখ: ০৭/০৬/২৪

প্রতিষ্ঠানের নাম:

গোবিন্দগঞ্জ

মানিকের নাম:

১৫৭৯ - ০২০২ জিরা

বিত্তা/স্থমির নাম:

১৫৭৯ - ০২০২ জিরা

গ্রাম:

৩৫৩ নং

স্বাক্ষর:

৩৫৩ নং

উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

দেশের খবর

১৫৭৯ - ০২০২ জিরা

৩৫৩

২০২৪

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

১০০/-

(ক্যাশে)

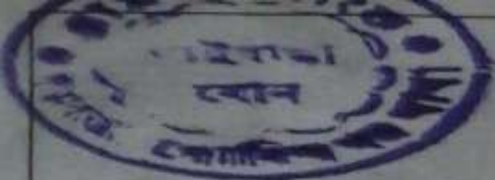
১০০/-

(সীলমোহর)

চেয়ারম্যানের স্বাক্ষর ও সীল

মাসিক বিক্রির হিসাব

তারিখ	মোট বিক্রি
৩/৩/১৬	৩৫০০/-
৪/৩/১৬	৩০০০/-
৫/৩/১৬	৪০৪০/-
৬/৩/১৬	৩৬০০/-
৭/৩/১৬	৩৩০০/-
৮/৩/১৬	৩৭০০/-
৯/৩/১৬	৩৫০০/-



গ্রামীণ ব্যাংক

নরবস্ত গোবিন্দগঞ্জ শাখা

সহজ ঋণের পাশ বই

নাম মোহাম্মদ মালেক মোহাম্মদ
স্বণী নং ৪২২২৮
গ্রুপ নং ০৯
কেন্দ্র নং ২৭৮
কেন্দ্রের নাম ওশাবুপুর গ্রাম
বই ইস্যুর তারিখ ২৭/০৮/১৮
শাখা ব্যবস্থাপকের স্বাক্ষর



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



নাম: মোঃ রতন মিয়া
Name: Md. Raton Mia

পিতা: মোঃ শাহজাহান রথান

মাতা: মোছাঃ মালেকা বেগম

Date of Birth: 18 Aug 1993

ID NO: 19933213094000022

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী স্বত্ত্বীত অন্য
কোনো পাণ্ডা পোস্ট নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুমোদন করা হলো।

ঠিকানা: বাস, রেলস্টেশন, শাহজাহানের বাড়ী, গ্রাম: বাত্রা, ডাকপুর, ডাকঘর:
বিজয়পুর - ২৭৪০, পোস্তাঙ্গা, পাইকগাছা

প্রদানকারী কর্মকর্তার স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩



Thank You