

*Proposed NU Business Name : **Rasel Store***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Khalid Sarwari Omar, Asst. NU, Rohonpur Unit, Chapainawabganj***

*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rasel Vill: Behula, Union: Gobratola, Post: Gobratola, Upazila: Chapainawabganj Sadar, District: Chapainawabganj.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) 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. Lutfon Begum
(iii) Father's name	:	Md. Nazrul Islam
(iv) GB member's info	:	<i>Branch: Chawdala, Gomostapur, Centre # 64/mo,</i> <i>Loan no.: 6215, Membership from February 01, 1998 to June 05, 2006</i> First loan: Tk. 10,000 Existing loan: Nil, Last Loan: Tk. 25,000
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., 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.)	:	08 (Eight) years experience in running his own business. He started the business with BDT 40,000 (Forty thousand). He has 07 (Seven) years working experience as an assistant in his father's shop. He has 03 (Three) years working experience in a private firm.
Other Own/Family Sources of Income	:	His father's income from fruits business (mango – having two bigha mango garden) and agriculture. His 01 (One) brother's income from private service (NGO-M.S.S). His 01 (One) brother's income from private service & seasonal rice business. From the benefit of this business, He purchased 02 (Two) katha land for building house with a amount of 02 (Two) lac taka, built a house, purchased 02 (Two) cows with a amount of 56 (Fifty six) thousand taka.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01712290989
NU's National ID No.	:	7016633332781
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Lutfon Begum was a GB member from February 01, 1998 to June 05, 2006 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for household purposes, purchasing cows and assisting her husband in existing business (mango business).
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Rasel Store
Address/ Location	:	Gobratola bazar, Chapainawabganj.
Total Investment in BDT	:	Tk. 176,000
Financing	:	Self Tk. 126,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 7,000 (Seven 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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,000	84,000	1,008,000
Less: Cost of Sales/Products (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent (self)			-
Mobile bill		500	6,000
Night Guard bill		60	720
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		7,000	84,000
Provision of bad debt		4	44
Other Cost (Stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		83	995
Total Operating Cost (D)		9,847	118,159
Net Profit (C-D):		2,753	33,041

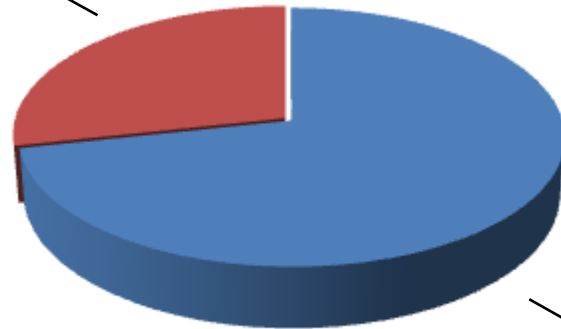
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, bakery item, confectionary item, soft drinks and cosmetics item etc.)	Investment in products (grocery item, bakery item and confectionary item etc.)	111,975	50,000	191,975
Investment in Equipment & Tools (television, weight balance, bulb and fan etc.)		4,500		4,500
Cash in Hand		4,425		4,425
Debtors (Since May, 2016 to at present)		4,400		4,400
Creditors (Since May, 2016 to at present)		(2,500)		(2,500)
Decoration (fixture and fittings)		3,200		3,200
Total Capital		126,000	50,000	176,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 126,000
- GTT's Investment BDT 50,000
- Total Capital BDT 176,000

GTT's
Investment
28%



Entrepreneur's
Contribution
72%

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)	3,900	109,200	1,310,400	4,485	125,580	1,506,960	4,934	138,138	1,657,656
Less: Cost of Sales/Products (B)	3,315	92,820	1,113,840	3,812	106,743	1,280,916	4,193	117,417	1,409,008
Gross Profit (C) [C=(A-B)]	585	16,380	196,560	673	18,837	226,044	740	20,721	248,648
Less: Operating Cost:									
Electricity bill		600	7,200		750	9,000		800	9,600
Shop Rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		110	1,320		160	1,920		210	2,520
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		333	2,000		333	4,000		333	4,000
Proposed Salary (Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		4	44		4	44		4	44
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,300	15,600
Non Cash Item:									
Depreciation Expenses		83	995		83	995		83	995
Total Operating Cost (D)	-	11,510	135,639	-	13,410	160,919	-	15,110	181,319
Net Profit (C-D)	-	4,870	60,921	-	5,427	65,125	-	5,611	67,329
Retained Income			60,921			126,046			193,375

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.)

<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
Cash Inflow			
Investment Infusion by Investor	50,000	-	-
Net Profit (ownership tr. Fee added back)	62,921	69,125	71,329
Depreciation Expenses	995	995	995
Opening Balance of Cash Surplus	-	51,916	98,036
Total Cash Inflow	113,916	122,036	170,360
Cash Outflow			
Product Purchase	50,000	-	-
Investment Payback including Ownership Transfer Fee	12,000	24,000	24,000
Total Cash Outflow	62,000	24,000	24,000
Total Cash Surplus	51,916	98,036	146,360

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Family business;<input type="checkbox"/> Skilled & working experience : 18 years.	<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 customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 319,375 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 251st as Yunus Centre and 68th In-house Executive
Social Business Design Lab
(GTT) on May 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures



Small text on the counter, possibly a price list or product information.



Small text at the top of the sign, possibly a slogan or brand name.

Small text below the diagram, likely describing the process or product.

Additional small text at the bottom of the sign.



Shop interior with a man behind a counter. The counter displays a grid of small, colorful packets. Above the counter, several large bags of goods are hanging. The shop has a green wall and a wooden door.

Advertisement sign on the door. The sign features a diagram showing a process flow from a box to a product. The text is in a non-Latin script, likely Hindi or a similar language. The sign is framed in red and white.



Small text on the counter, possibly a price list or product information.



Small text at the top of the sign, possibly a slogan or brand name.



Small text below the diagram, possibly describing the product or a promotion.

ইউ.পি ফরম নং-১৩
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার



গোবরাতলা ইউনিয়ন পরিষদ

লাইসেন্স

ডাকঘর : গোবরাতলা, জেলা : চাঁপাইনবাবগঞ্জ।

ক্রমিক নং-1760

বহি নং- ৭৬

লাইসেন্স নং- ২২৭/২৪০৫৮৮ তারিখ : ০৭/০৭/১১

লাইসেন্স প্রাপকের নাম

রাফিকুল হোসেন

পিতা/স্বামীর নাম

মোঃ নূরুজ্জামান ইসলাম

মাতার নাম

মোঃ হুসুদার নেমা

ঠিকানা : গ্রাম

বৈহালা

পোঃ

গোবরাতলা

উপজেলা

চাঁপাইনবাবগঞ্জ

জেলা

চাঁপাইনবাবগঞ্জ

অত্র ইউনিয়নের আয়ত্তাধীনে

৩০/০১/১১

ইং তারিখ পর্যন্ত অর্থ বহসরকাল

৩০ বিহীন ৩০ টাকা

হিসাবে তাহার

শুল্ক ৩০ টাকা

ব্যবসা চালানিয়া যাইবার জন্য তৎকর্তক

২৪০/-

টাকা

পয়সা

কথায়

দুইশত ৩০ টাকা

টাকা

পয়সা

মোঃ নূরুজ্জামান ইসলাম

পুত্র/কন্যা/স্ত্রী

মোঃ রাফিকুল হোসেন

কে এই লাইসেন্স প্রদান করা হইল।

তারিখ- ০৭/০৭/১১

০৭/০৭/১১
ডেপুটি ম্যাজিস্ট্রেট
চাঁপাইনবাবগঞ্জ জেলা

"সত্যমত সত্য"

এই ধর্মে সত্যমত করা হইতেছে যে কোম্পাঃ
লুইসন কোম্পাঃ প্রাইভেট কোঃ নতুনকল হইলোমত
০০/০২/২০২৮ হইং তারিখ হইতে ০৫/০৬/২০০৬ জান
স্বার্থে অন্য প্রাইভেট কোঃ ক আদ্যার সকল অদ্য
হিলেন। তার প্রাইভেট নং - ৬২০৫ সূচনং - ০৫ প্রাইভেট নং -
৬৪৫ ও অদ্য নং - ৪ হিল।

তার আর্থিক লেনদেন জাল হিলে তার
প্রাইভেট আর্থিক ত্রুটি কামনা করি।




Find


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

 **নাম:** মোঃ রাসেল
Name: Md. Rasel
পিতা: মোঃ নজরুল ইসলাম
মাতা: মোসাঃ লুৎফন বেগম
Date of Birth: 16 Dec 1982
বাংলাদেশ **ID NO:** 7016633332781

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পূর্ণ কার্ডটি প্রযোজ্যকারী ব্যক্তি অথবা
কোনও পাঠ্য মাধ্যমে নিকটস্থ পোর্ট অফিসে জনস্বাস্থ্য অধিদপ্তর দ্বারা অধিগ্রহণ করা হয়েছে।

ঠিকানা: গ্রাম/রাস্তা: বেইশা, ডাকঘর: কোলকাতা, - ৩৩৩০, টাঙ্গাইলবাহাদুর সদর,
টাঙ্গাইল জেলা


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৪/২০০৮



Thank You