

*Proposed NU Business Name : **Abir Traders***

*Business Category: **General Retail & Wholesale***



*Business Proposal Prepared & Verified by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Raja Mia</i> Vill: Shimul Tayeer, Union: 10 no. Bonarpara, Post: Bonarpara, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Sons and 01 (One) Daughter.
No. of siblings:	:	02 (Two) 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	:	Mst. Rupali Begum
(iii) Father's name	:	Md. Azibor Bepari
(iv) GB member's info	:	<i>Branch: Bonarpara, Saghata, Gaibandha, Centre # 78/mo,</i> <i>Loan no.: 9978, Membership since August 27, 2005</i> First loan: Tk. 4,000 Existing loan: 30,000, Outstanding Loan: 1,450
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 Five
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.)	:	<p>10 (Ten) years experiences is running his own business. He started the business with BDT 30,000 (Thirty thousand).</p> <p>He has on hand training from his father's Hotel business (10Yrs- During his Childhood).</p> <p>In addition to he has purchased 10 (Ten) decimal land for cultivation purposes, built own residence and purchased 02 cows from the benefit of this business (Abir Traders).</p>
Other Own/Family Sources of Income	:	His father's income from agriculture & livestock business. His brother's income from Job (Grameen bank-Gaibandha Sadar thana branch.)
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01733142537
NU's National ID No.	:	3218819445004
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rupali Begum is a GB member since August 27, 2005 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan for purchasing cows and land for cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Abir Traders</i>
Address/ Location	:	Bonarpara, bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 170,000
Financing	:	Self Tk. 90,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Five thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 11%
(ii) Estimated % of proposed gross profit margin	:	On products 11%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

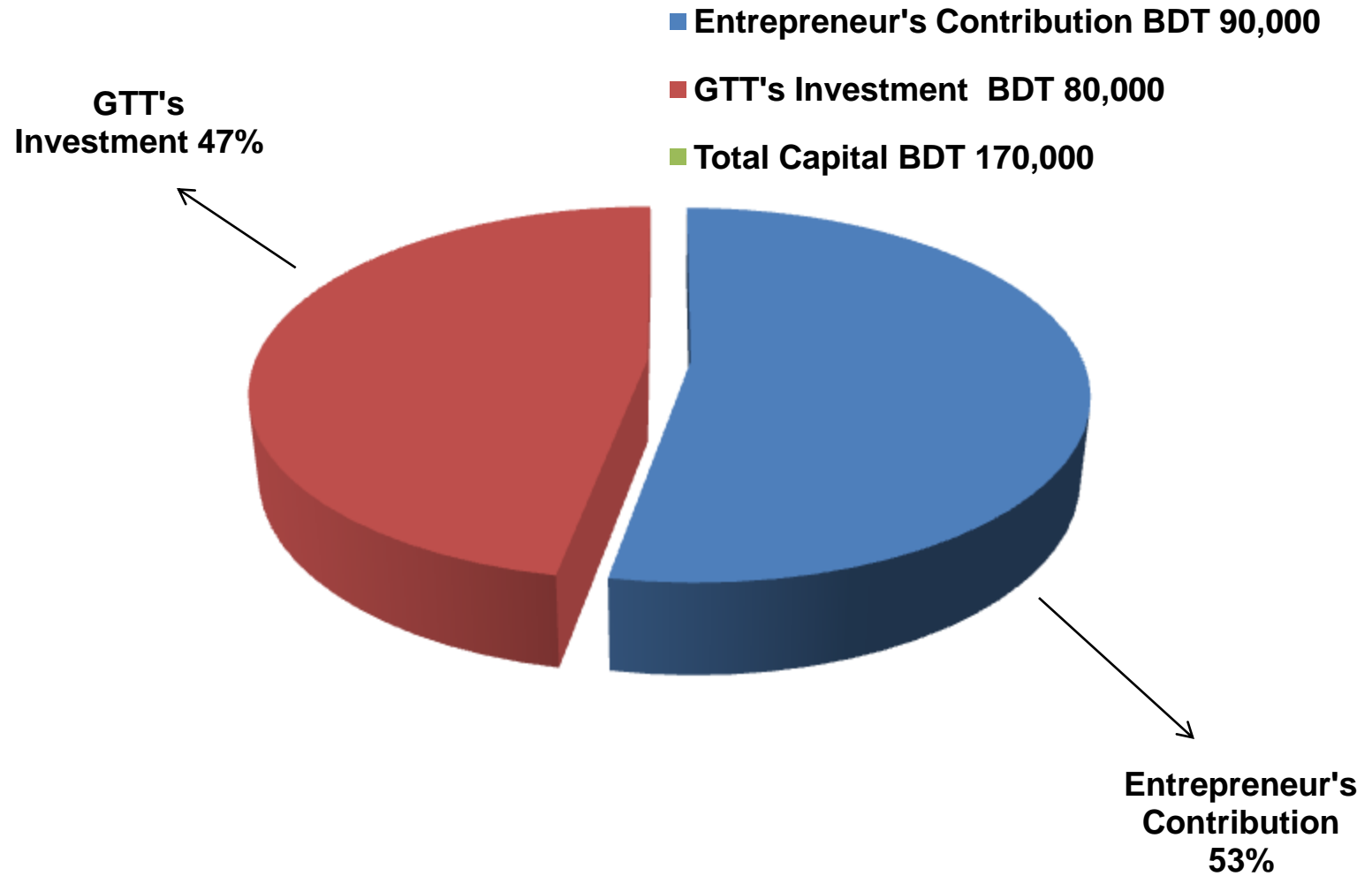
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Grocery & Confectionary item etc.) (A)	3,500	98,000	1,176,000
Less: Cost of sales of products (Product purchase-grocery & confectionary item) (B)	3,115	87,220	1,046,640
Gross Profit (C) [C=(A-B)]	385	10,780	129,360
Less: Operating Cost:			
Electricity bill		350	4,200
Generator bill		150	1,800
Shop rent (Govt. Place)		800	9,600
Mobile bill		300	3,600
Night Guard bill		300	3,600
Conveyance bill		1,000	12,000
Provision of bed debt		15	180
Present Salary (Family & Self)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		90	1,080
Total Operating Cost (D)		7,505	90,060
Net Profit (C-D):		3,275	39,300

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item, husk, oil-cake etc.)	Investment in products (Grocery item, Confectionary item, husk, oil-cake, cosmetics tem etc.)	70,630	80,000	150,630
Investment in equipment (weight machine, fan, light, etc.)		1,800	-	1,800
Debtors (Since November, 2015 to at Present)		18,000	-	18,000
Creditors (Since November, 2015 to at Present)		(11,000)	-	(11,000)
Cash in hand		2,470	-	2,470
Decoration (Fixture & Fittings)		8,100	-	8,100
Total Capital		90,000	80,000	170,000

SOURCE OF FINANCE



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
Est. Sales income from products (Grocery & Confectionary item etc.) (A)	5,000	140,000	1,680,000	6,250	175,000	2,100,000	7,313	204,750	2,457,000
Less: Cost of sales of products (Product purchase-grocery & confectionary item) (B)	4,450	124,600	1,495,200	5,563	155,750	1,869,000	6,508	182,228	2,186,730
Gross Profit (C) [C=(A-B)]	550	15,400	184,800	688	19,250	231,000	804	22,523	270,270
Less: Operating Cost:									
Electricity bill		450	5,400		550	6,600		600	7,200
Generator bill		170	2,040		170	2,040		200	2,400
Shop rent (Govt. Place)		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		300	3,600		330	3,960		330	3,960
Conveyance bill		1,500	18,000		2,500	30,000		3,500	42,000
Provision of bed debt		15	180		15	180		15	180
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Family & Self)		5,000	60,000		6,000	72,000		7,000	84,000
Proposed Salary (Assistant-01)		1,500	18,000		2,000	24,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		90	1,080		90	1,080		90	1,080
Total Operating Cost (D)	-	11,493	134,720	-	14,323	171,880	-	17,103	205,240
Net Profit (C-D):	-	3,907	50,080	-	4,927	59,120	-	5,419	65,030
Retained Income			50,080			109,200			174,230

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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	53,280	65,520	71,430
1.3	Depreciation Expenses	1,080	1,080	1,080
1.4	Opening Balance of Cash Surplus	-	35,160	63,360
	Total Cash Inflow	134,360	101,760	135,870
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	35,160	63,360	97,470

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Working Experience : 20yrs.	<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 264,230 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 139th as Yunus Centre and 21st In-house Executive
Social Business Design Lab
(GTT) on November 26, 2015 at Grameen Telecom Trust
Premises

Thank you

Pictures











১০নং বোনারপাড়া ইউনিয়ন পরিষদ

সাঘাটা, গাইবান্ধা।
অর্থ বৎসরঃ ২০১৫-২০১৬

ট্রেড লাইসেন্স

ই নম্বর : ০২
লাইসেন্স নম্বর : ৪০
লাইসেন্সধারীর নাম : জয়বির হোসেন ট্রেডার
পিতা/স্বামী/ প্রাঃ : শ্রীঃ সাদ্য হোসেন
কানা : ইউনিয়নঃ বোনারপাড়া, উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।
পেশার ধরন : গরমাহারি
ময়াদ : ৩০ শে জুন ২০১৬ইং তারিখ পর্যন্ত বৈধ।
ফ প্রদানের পরিমাণ : ২৫০/- টাকা (কথায় দুইশত পাঁচাত্তর)
পাঠ হয়ে তা ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই ট্রেড লাইসেন্স প্রদান করা হলো।

মোঃ আহসান হোসেন
চেয়ারম্যান
১০নং বোনারপাড়া ইউ.পি.
সাঘাটা, গাইবান্ধা।

दैनिक लिखित रिपोर्ट

दिनांक	पृष्ठ संख्या	विषय	समय
०१-११-२०२०	२२-२८	विश्व	००:००
०२-११-२०२०	२९-३५	५	०६:००
०३-११-२०२०	३६-४२	५	०८:२०
०४-११-२०२०	४३-४९	५	०९:२०
०५-११-२०२०	५०-५६	५	१०:२०
०६-११-२०२०	५७-६३	५	११:२०



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



নাম: মোঃ রাজা মিয়া

Name: Md Raja Mia

পিতা: মোঃ আজিবর ব্যাপারী

মাতা: রুপালী বেগম

Date of Birth: 07 Aug 1981

ID NO: 3218819445004

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও শেখা নিকটস্থ পোষ্ট অফিসে জমা দেওয়ার জমা অনুমোদন করা হতো।

ঠিকানা: গ্রাম/রাস্তা: শিমুলতাইড়, শিমুলতাইড়, ডাকঘরঃ বোনারপাড়া- ৫৭৫০,
সাঘাটা, গাইবান্ধা।

১৩/০৯/০৮

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৮/০৯/২০০৮





গ্রামীণ ব্যাংক
বোনামপাড়া সাখাটা শাখা ৭

সহজ ঋণের পাশ বই

নাম: মোঃ জাহাঙ্গীর আলী
 ঠিকানা: ১১১১
 পাস নং: ১৬
 সঞ্চয় নং: ১১১১
 সঞ্চয়কারীর নাম: মুহাম্মদ হুসেইন হু ১১১১
 পই উপস্থিত তারিখ: ১১/১১/১১
 শাখা ব্যবস্থাপকের স্বাক্ষর: ১১১১



Thank You