

*Proposed NU Business Name : **Razu Moyna Garments & Shoe Store***

*Business Category: **Clothing, Footwear & Apparels***



*Project Identified by: **A. Wodud Molla, Asst. Officer, Monirampur unit, Jessore***
*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Md. Razu Ahammed</i> Vill: Guripur, gazipara, Union: Chalohati, Post: Nengora hat, Upazila: Monirampur, District: Jessore.
Age	: 26 years
Marital status	: Married
Children	: Nil
No. of siblings:	: 01 (One) Brother 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. Hazira Begum
(iii) Father's name	: Md. Zeher Ali Gazi
(iv) GB member's info	: <i>Branch: Rajganj, Monirampur, Centre # 31/mo, Loan no.: 8679, Member since March 2011</i> First loan: Tk. 5,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 17,250
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 Ten
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>06 (Six) years experiences is running his own business. He started the business with BDT 50,000 (Fifty thousand).</p> <p>He has 04 (Four) years working experiences as an assistant in his father's shop.</p>
Other Own/Family Sources of Income	:	His father's income from Agriculture. From the existing business income , he purchased 07 (Seven) decimal land with a amount of two lac eight thousand taka and purchased a cow & a goat.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01750371389
NU's National ID No.	:	4116111468770
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Hazira Begum is a GB member since March 2011 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation & purchasing a cow.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Razu Moyna Garments & Shoe Store</i>
Address/ Location	:	Nengora hat bazar, Jessore.
Total Investment in BDT	:	Tk. 263,000
Financing	:	Self Tk. 163,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven Thousand)
Proposed Salary	:	BDT 9,000 (Nine Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

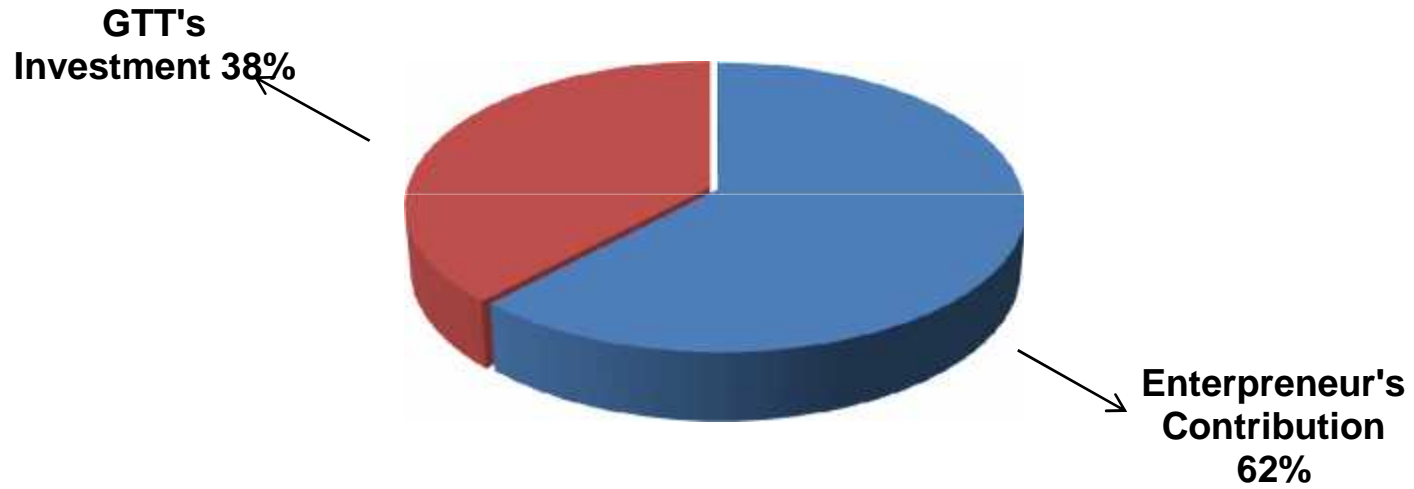
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,000	78,000	936,000
Less: Cost of Sales/Products (B)	2,400	62,400	748,800
Gross Profit (C) [C=(A-B)]	600	15,600	187,200
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		180	2,160
Shop Rent		400	4,800
Mobile bill		300	3,600
Night Guard bill		200	2,400
Conveyance bill		1,500	18,000
Present Salary (Family & Self)		7,000	84,000
Provision of bad debt		6	66
Other Cost (Stationary & Entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		59	705
Total Operating Cost (D)		11,444	137,331
Net Profit (C-D):		4,156	49,869

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (shree, three piece, shirt, pant, one piece, genji, panjabi, kid wear and different types of shoe & sandal etc.)	Investment in products (shree, three piece, shirt, pant, one piece, genji, panjabi, garments products, different types of shoe & sandal etc.)	149,550	100,000	249,550
Investment in Machineries, Equipment & Tools (bulb and fan etc.)		1,500		1,500
Cash in Hand		530		530
Advance for shop		20,000		20,000
Debtors (Since May, 2016 to at present)		6,620		6,620
Creditors (Since May, 2016 to at present)		(20,000)		(20,000)
Decoration (fixture and fittings)		4,800		4,800
Total Capital		163,000	100,000	263,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 163,000
- GTT's Investment BDT 100,000
- Total Capital BDT 263,000



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)	4,500	117,000	1,404,000	5,175	134,550	1,614,600	5,693	148,005	1,776,060
Less: Cost of Sales/Products (B)	3,600	93,600	1,123,200	4,140	107,640	1,291,680	4,554	118,404	1,420,848
Gross Profit (C) [C=(A-B)]	900	23,400	280,800	1,035	26,910	322,920	1,139	29,601	355,212
Less: Operating Cost:									
Electricity bill		500	6,000		650	7,800		700	8,400
Generator bill			-			-			-
Shop Rent		400	4,800		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		250	3,000		300	3,600		350	4,200
Conveyance		2,500	30,000		3,500	42,000		4,000	48,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		9,000	108,000		10,000	120,000		11,000	132,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Provision of bad debt		6	66		6	66		6	66
Other Cost (stationary & Entertainment etc.)		1,850	22,200		2,050	24,600		2,150	25,800
Non Cash Item:									
Depreciation Expenses		59	705		59	705		59	705
Total Operating Cost (D)	-	15,911	186,451	-	18,611	223,331	-	20,311	243,731
Net Profit (C-D)	-	7,489	94,349	-	8,299	99,589	-	9,290	111,481
Retained Income			94,349			193,938			305,418

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.)

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	98,349	107,589	119,481
1.3	Depreciation Expenses	705	705	705
1.4	Opening Balance of Cash Surplus	-	75,054	135,348
	Total Cash Inflow	199,054	183,348	255,533
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	75,054	135,348	207,533

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (father) Others (beyond family): 0Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Family business;<input type="checkbox"/> Skilled and working experiences:10 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 (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/>The Capital of the entrepreneur will be BDT 468,418 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 270th as Yunus Centre and 75th In-house Executive
Social Business Design Lab
(GTT) on 06 June, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





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লাইসেন্স ফি আদায়ের রেজিষ্টার
অর্থ বছর ২০২১-২০২২

ইউপি ফরমঃ ১৩

মহা চালুয়াহাটা ইউনিয়ন পরিষদ

উপজেলাঃ মাগুরা সদর জেলাঃ যশোর।

বই নং- ০৬

বেড লাইসেন্স

তারিখঃ ২০/০৬/২১

লাইসেন্স নংঃ ১২/০৬/২১

প্রতিষ্ঠানের নামঃ লালু মনসুফা লোকালিটাস ডি.ইউ. ফোর্স

লাইসেন্সধারীর নামঃ কাজিম রহমান চাকরি মাস

পিতা/স্বামীর নামঃ কাজিম রহমান চাকরি মাস

ঠিকানাঃ গ্রামঃ কাজিম রহমান চাকরি মাস ডাকঃ লালু মনসুফা ডি.ইউ.

উপজেলাঃ মাগুরা সদর জেলাঃ যশোর

স্বাক্ষরঃ কাজিম রহমান চাকরি মাস

বরিসাদর নামঃ কাজিম রহমান চাকরি মাস

০৬/০৬/২১ তারিখ পর্যন্ত বেড ফি আদায়ের পরিমাণঃ ৩০/- (ত্রিশটি দুইশত টাকা মাত্র) প্রাপ্ত হয়ে তার কাবলা/রসিদ/পত্র। অত্র ইউনিয়নে চলিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হল।

প্রদানকারী

প্রত্যয়নকারী
মহা চালুয়াহাটা ইউনিয়ন পরিষদ



প্রাথমিক ব্যাংক

ঢাকা, মনিরাম ব্লক সড়ক শাখা

সহজ ঋণের পাশ বই

নাম হাজিরা বেগম জাহেদ উম্মে

ফোন নং ৬২৭৯

গ্রুপ নং ১

কেন্দ্র নং ৩০১১

কেন্দ্রের নাম জি.জি.শুভ ক্রীড়া

বই ইস্যুর তারিখ ৬/৩/১৭

শাখা ব্যবস্থাপকের স্বাক্ষর




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


নাম: রাসু আহম্মেদ
Name: Razu Ahammed
পিতা: জেহের আলী গাজী
মাতা: হাজিরা বেগম
Date of Birth: 03 Apr 1989
ID NO: 4116111468770


রাসু আহম্মেদ

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনও পাশের দোশে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজা: গৌরীপুর, গাজী পাড়া, ডাকঘর: নেওড়া হাট - ৭৪৪০,
মনিরাহপুর, বাগের


প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩০/০৮/২০০৮



Thank You