

*Proposed NU Business Name : **Rangu Store***

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Rangu Mia</i> Vill: Bashhata, Union: 03 no. Saghata, Post: Munshirhat - 5750, Upazila: Saghata, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	02 (Two) 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. Rabea Begum
(iii) Father's name	:	Md. Rezaul Karim
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Centre # 32/mo,</i> <i>Loan no.: 4099/1, Member since November 24, 2011</i> First loan: Tk. 4,000 Existing loan: Nil. Last loan: Tk. 10,000
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	:	Class Nine
Present Occupation (Besides own business, i.e., persuing 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.)	:	12 (Twelve) years experiences is running his business. He started the business with BDT 20,000 (Twenty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01990144620
NU's National ID No.	:	3218885085575
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rabea Begum is a GB member since November 24, 2011 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Rangu Store</i>
Address/ Location	:	Bharatkhalı hat, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 431,000
Financing	:	Self Tk. 231,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 9,000 (Nine 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	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (retail & wholesale) (A)	6,000	168,000	2,016,000
Less: Cost of sales of products (B)	5,400	151,200	1,814,400
Gross Profit (C) [C=(A-B)]	600	16,800	201,600
Less: Operating Cost:			
Electricity bill		200	2,400
Shop Rent		500	6,000
Night Guard bill		200	2,400
Mobile bill		500	6,000
Conveyance		1,500	18,000
Provision of bad debt		20	246
Present Salary (Self)		8,000	96,000
Present Salary (Assistant-1)		2,000	24,000
Other Cost (stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		243	2,918
Total Operating Cost (D)		13,764	165,163
Net Profit (C-D):		3,036	36,437

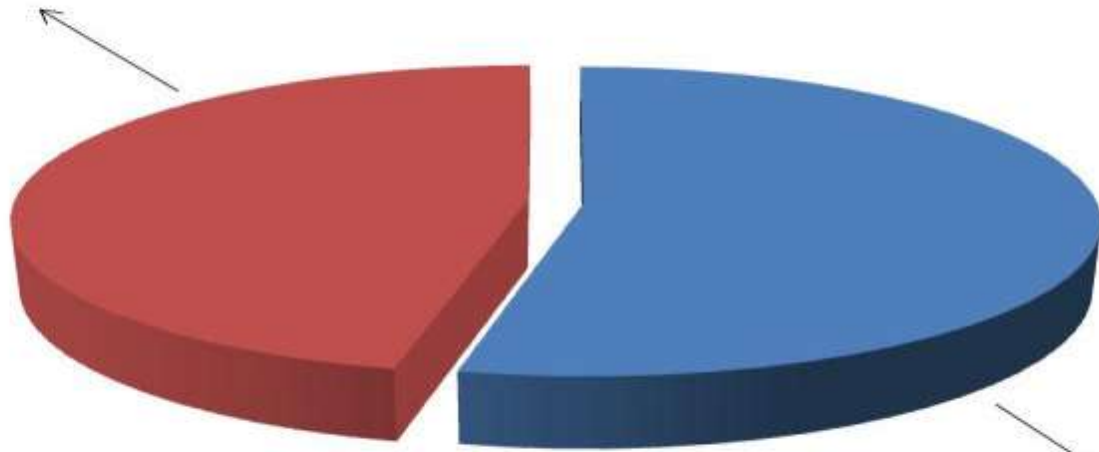
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (oil, flour, rice, salt, sugar, pulses, biscuit, spice, egg, noodles, soft drinks, soap, cosmetics item and stationary item etc)	Rice, pluses, flour, sugar, oil, soap, spice, bakery item, soft drinks, feeds and cosmetics item etc	211,067	167,000	378,067
Investment in Machinery (solar panel and Weight machine)	Refrigerator and Weight machine	10,000	33,000	43,000
Investment in Equipments (bulb and fan etc.)		2,850		2,850
Cash in hand		12,633		12,633
Debtors (since October, 2015 to at present)		24,550		24,550
Creditors (since October, 2015 to at present)		(40,000)		(40,000)
Decoration (fixture and fittings)		9,900		9,900
Total Capital		231,000	200,000	431,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 231,000
- GTT's Investment BDT 200,000
- Total Capital BDT 431,000

**GTT's
Investment
46%**



**Entrepreneur's
Contribution
54%**

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 (retail & wholesale) (A)	9,600	268,800	3,225,600	11,136	311,808	3,741,696	11,693	327,398	3,928,781
Less: Cost of sales of products (B)	8,640	241,920	2,903,040	10,022	280,627	3,367,526	10,524	294,659	3,535,903
Gross Profit (C) [C=(A-B)]	960	26,880	322,560	1,114	31,181	374,170	1,169	32,740	392,878
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		500	6,000
Shop Rent		700	8,400		700	8,400		700	8,400
Night Guard bill		200	2,400		300	3,600		300	3,600
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Conveyance		2,500	30,000		3,500	42,000		4,000	48,000
Provision of bad debt		20	246		20	246		20	246
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self)		9,000	108,000		10,000	120,000		10,000	120,000
Proposed Salary (Assistant-2)		4,000	48,000		5,000	60,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		800	9,600		1,000	12,000		1,200	14,400
Non Cash Item:									
Depreciation Expenses		656	7,868		656	7,868		656	7,868
Total Operating Cost (D)	-	20,409	236,913	-	23,809	285,713	-	24,509	294,113
Net Profit (C-D):	-	6,471	85,647	-	7,371	88,457	-	8,230	98,765
Retained Income			85,647			174,104			272,869

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	93,647	104,457	114,765
1.3	Depreciation Expenses	7,868	7,868	7,868
1.4	Opening Balance of Cash Surplus	-	53,515	69,839
	Total Cash Inflow	301,515	165,839	192,471
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	53,515	69,839	96,471

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment: 01
- Trade License in his own name;
- Maintains books of record;
- He has on hand training;
- working experiences (12 yrs);

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Increase of demand;
- The Capital of the entrepreneur will be BDT 503,869 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 125th as Yunus Centre and 16th In-house Executive
Social Business Design Lab
(GTT) on October 11, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures













ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৫-১৬

ক্রমিক নং- ৪৯



৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৪১

তারিখ : ২৭-০১-১৫

লাইসেন্সধারীর নাম : রক্তু শেখার

পিতা/স্বামীর নাম : মোঃ মোঃ রক্তু শেখার

ঠিকানা : গ্রাম : সাঘাটা
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পোস্ট : মুন্সীগঞ্জ

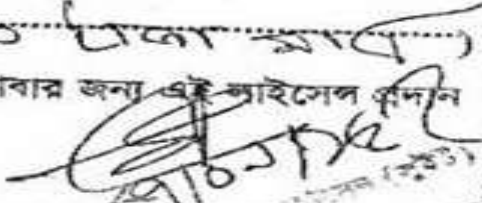
পেশার ধরন : মুন্সীর ব্যবসা

৩০/০১/২০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ১০০/- (কথায় এক শত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা চালায়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/০১/১৫


মোঃ মোশারফ হোসেন মুন্সীর
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



গ্রামীণ ব্যাংক

সহজ কণের পাশ বই

সহজ কণের পাশ বই

নাম: ব্রজেন চন্দ্র


কর্ম: স্বতন্ত্র

বয়স: ৫৬

বৃত্তি: চাষ

বাসের নাম: ব্রজেন চন্দ্র

এই ইস্যুর তারিখ: ২০/১০/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর: 

দৈনিক বিক্রয় হিসাব:

৪/১০/১৫ বিক্রি = ২৬৬০০/-

৫/১০/১৫ " = ৭৬৫৬/-

৬/১০/১৫ " = ৬২২৭/-

৭/১০/১৫ " = ২৪৬৫০/-

৮/১০/১৫ " = ৭৬৫৬/-

৯/১০/১৫ " = ৬৫৪৬/-

১০/১০/১৫ " = ২৪২০০/-



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

নাম: মোঃ রনজু মিয়া
Name: Md Rangu Mia

পিতা: মোঃ বেজাউল করিম
মাতা: মোছাঃ রাবেয়া বেগম

Date of Birth: 22 Feb 1987

ID NO: 3218885085575

Thank You