

*Proposed NU Business Name : **Raza Store***

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



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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Raza Mia Vill: Modoner Para, Union: Konchipara, Post: Vobaniganj, Upazila: Fulchori, District: Gaibandha.
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Daughter and 01(One) Son
No. of siblings:	:	01 (One) Brother and 05 (Five) 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. Momena Khatun
(iii) Father's name	:	Md. Azgar Ali
(iv) GB member's info	:	<i>Branch: Konchipara, Fulchori, Centre # 37/mo,</i> <i>Loan no.: 2373/2, Member since September 25, 1986 to</i> <i>February 13, 1999.</i> First loan: Tk. 3,000 Existing loan: Nil, Last loan: Tk. 9,000
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	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from renting garage (motorcycle).
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	07 (Seven) years experiences is running his own business. He started the business with BDT 1,100 (One thousand one hundred). : He has on hand training from his father's grocery business (10Yrs.) : He has purchased 14 (Fourteen) decimal land and built own residence from the benefit of this business (Raja Store).
Other Own/Family Sources of Income	:	His father's income from agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01721718703
NU's National ID No.	:	3212159121024
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Momena Khatun is a GB member since September 25, 1986 to February 13, 1999 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for household purposes, emancipated 28 decimal mortgage land and purchasing cows.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Raza Store</i>
Address/ Location	:	Modoner Hat, Fulchori, Gaibandha.
Total Investment in BDT	:	Tk. 135,000
Financing	:	Self Tk. 75,000 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 3,500 (Three thousand five hundred)
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.)	:	

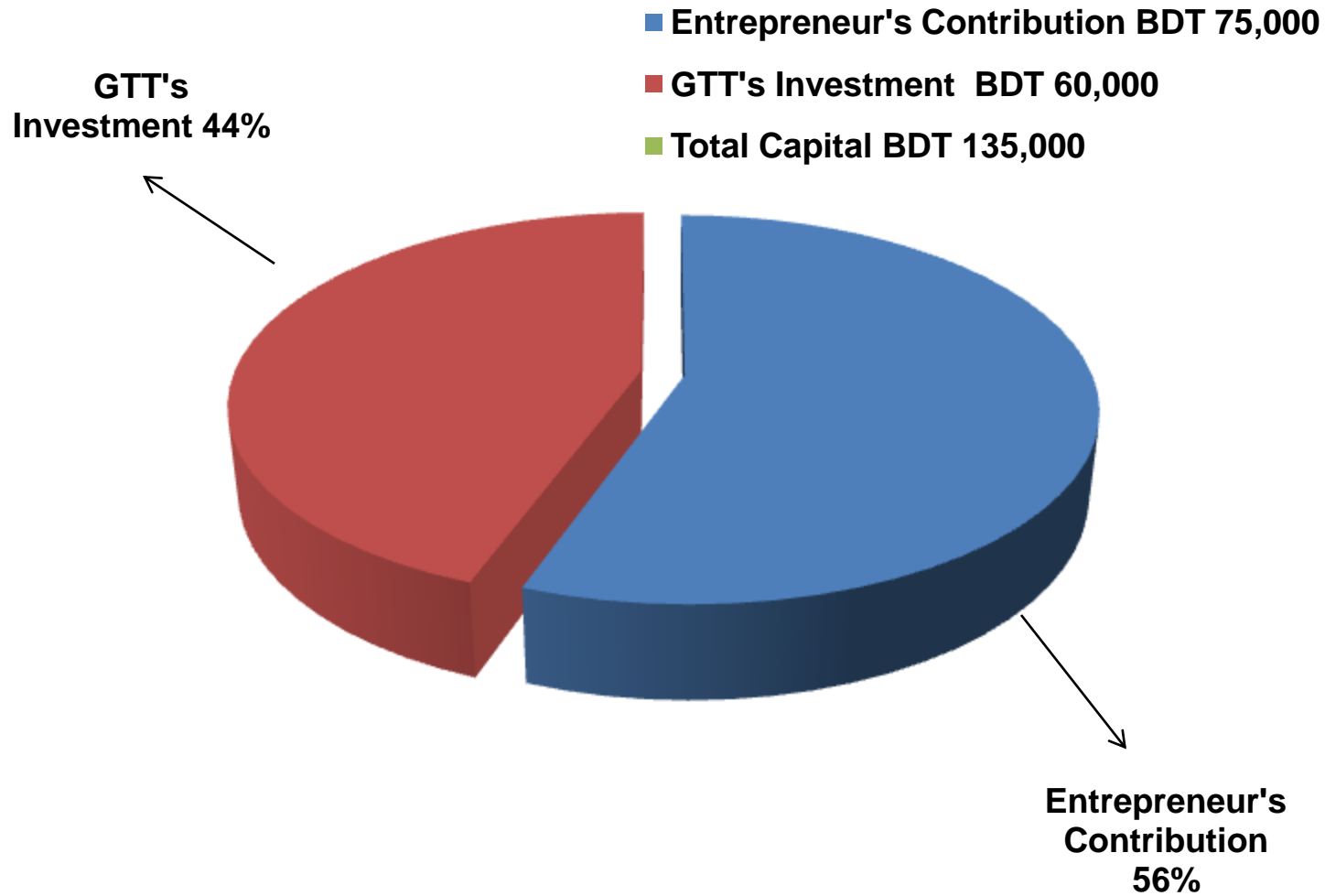
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	1,700	47,600	571,200
Less: Cost of sales of products (Product Purchase) (B)	1,445	40,460	485,520
Gross Profit (C) [C=(A-B)]	255	7,140	85,680
Less: Operating Cost:			
Electricity bill		600	7,200
Shop (Self)		-	-
Mobile bill		200	2,400
Conveyance bill		500	6,000
Provision of bed debt		7	90
Present Salary (Family & Self)		3,000	36,000
Present Salary (Assistant-01-Father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		100	1,200
Non Cash Item:			
Depreciation Expenses		325	3,895
Total Operating Cost (D)		5,732	68,785
Net Profit (C-D):		1,408	16,895

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item, bakery item, fruits item, soft drinks and Stationary item etc)	Investment in products (Grocery, Confectionary item, soft drinks, ice cream etc.)	32,893	35,000	67,893
Investment in machineries & equipment (Television, digital meter, Refrigerator, fan, Light etc.)	Refrigerator-1	21,700	25,000	46,700
Cash in hand		7,037		7,037
Debtors (Since November, 2015 to at Present)		8,970	-	8,970
Creditors (Since December, 2015 to at Present)		(2,000)	-	(2,000)
Decoration (fixture and fittings)		6,400	-	6,400
Total Capital		75,000	60,000	135,000

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
Estimated sales income from products (A)	2,400	67,200	806,400	2,880	80,640	967,680	3,370	94,349	1,132,186
Less: Cost of sales of products (Product Purchase) (B)	2,040	57,120	685,440	2,448	68,544	822,528	2,864	80,196	962,358
Gross Profit (C) [C=(A-B)]	360	10,080	120,960	432	12,096	145,152	505	14,152	169,828
Less: Operating Cost:									
Electricity bill		700	8,400		900	10,800		1,000	12,000
Shop (Self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		600	7,200
Conveyance bill		700	8,400		700	8,400		900	10,800
Provision of bed debt		7	90		7	90		7	90
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		400	2,400		400	4,800		400	4,800
Proposed Salary-Family & Self		3,500	42,000		4,000	48,000		4,500	54,000
Proposed Salary-(Assistant-01-Father)		1,000	12,000		1,500	18,000		1,500	18,000
Other Cost (stationary & Entertainment etc.)		300	3,600		500	6,000		700	8,400
Non Cash Item:									
Depreciation Expenses		637	7,645		637	7,645		637	7,645
Total Operating Cost (D)	-	7,790	91,075	-	9,190	110,275	-	10,290	123,475
Net Profit (C-D):	-	2,290	29,885	-	2,906	34,877	-	3,863	46,353
Retained Income			29,885			64,763			111,116

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	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	32,285	39,677	51,153
1.3	Depreciation Expenses	7,645	7,645	7,645
1.4	Opening Balance of Cash Surplus	-	25,530	44,053
	Total Cash Inflow	99,930	72,853	102,851
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	Total Cash Outflow	74,400	28,800	28,800
3.0	Total Cash Surplus	25,530	44,053	74,051

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father);
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Skilled and working experiences (17yrs);

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 186,116 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 151st as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







Advertisement on a blue refrigerator. The top section features a portrait of a man in a blue shirt, with the word 'शक्ति' (Shakti) written in Hindi to the right. The middle section shows three colorful balloons (yellow, orange, and blue) with the Hindi text 'बलि बर' (Bali Bar) above them. The bottom section features a cartoon character and the Hindi text 'साधिका' (Sadhika).

A cardboard box with the Hindi text 'बुक्ति' (Bukti) printed on it, sitting on a stack of water bottles.

Two cardboard boxes in the foreground, both labeled 'TIP' in red text on a brown background.

Shelves at the top of the store containing various bottles and containers, including several large blue plastic bottles and smaller glass bottles.

Shelves in the middle section of the store, primarily filled with large blue plastic bottles and some packaged goods.

Shelves at the bottom of the store containing various packaged goods, including boxes of biscuits and other snacks.







১নং কক্ষিপাড়া ইউনিয়ন পরিষদ

ইউপি সনং নং-১৩

উপজেলা : ফুলছড়ি, জেলা : গাইবান্ধা।

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০১৫ - ১৬

ট্রেড লাইসেন্স

ক্রমিক নং 410

কক্ষিপাড়া ইউনিয়ন পরিষদ, উপজেলা : ফুলছড়ি, জেলা : গাইবান্ধা।

সংখ্যা : ০১

সন : ১১০ তারিখ : ১২/১১/১৫

স্বাক্ষরকারীর নাম : রাজা শৌর

পিতার নাম : মোঃ হোসেন রাজা সিদ্দিক

পিতামহীর নাম : মোঃ আব্দুল্লাহ আলী

বাস : মোঃ হামিদা বেগম

বাস : হাদ্দার চাড়া বক : দুবানীগঞ্জ

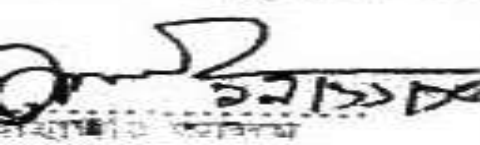
খানা : ফুলছড়ি জেলা : গাইবান্ধা

বয়স : ১৫ বছর ক্রমিক নং : ১১০

৩০/০৬/২০১৬ হইতে তারিখ পর্যন্ত বৈধ।

মূল পরিমাণ টাকা ২০০/- (কথায় দুইশত টাকা মাত্র)

তার ব্যবসা/কৃতি/পেশা : ১১/১১/১৫ চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।


স্বাক্ষরকারীর নাম : রাজা শৌর
তারিখ : ১২/১১/১৫




তারিখ : ১২/১১/১৫
১নং কক্ষিপাড়া ইউনিয়ন পরিষদ



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



নাম: মোঃ রাজা মিয়া

Name: Md Raza Mia

পিতা: মোঃ আজগর আলী

মাতা: মোছাঃ মমেনা খাতুন

Date of Birth: 10 Dec 1982

ID NO: 3212159121024

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য
কোনো পাত্রে পোকে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: মদনপুরপাড়া, মদনপুরপাড়া, জামশেদপুর, তরানিশাড়া - ৩৭৬০,
ফুলছড়ি, গাইবান্ধা

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৯/০৮/২০০৮





“ ପ୍ରତ୍ୟାକ୍ଷ ମତ ”

ତାରିଖ- ୨୬/୦୩/୨୫

ଗୋପାଳା ବିଭାଗ ଆଇଡିଆରୀର ସାଧାରଣ ସଂପାଦକ

ଅନିଚ୍ଛନା କରୁଛନ୍ତି ଆଧ୍ୟାତ୍ମିକ ଆଧ୍ୟାତ୍ମିକ ସଂଗ୍ରହମାନଙ୍କ
ପାଇଁ କର୍ମକ୍ରମ ଆଣି । ଏହି ସାଧାରଣ ସଂଗ୍ରହମାନଙ୍କ
ମାଧ୍ୟମରେ ଉତ୍କଳୀୟ ଶାସ୍ତ୍ର, ଇତିହାସ, ଭାଷା, ଆର୍ଥିକ
ସିଦ୍ଧାନ୍ତ ଆଦି ସମସ୍ତ ଶାସ୍ତ୍ର-ଆଇଡିଆରୀର ସାଧାରଣ-କର୍ମକ୍ରମ-
ତଳର ସ୍ତର ନଂ. ୦୨ ଦିଆ । ତିନି ମତ ୧୫/୦୩/୨୫
ସମ୍ମାନେ ଏହି ସାଧାରଣ-କର୍ମକ୍ରମ ଉପରେ ମୋର ନିଜ
ସ୍ତର-ମତ-ଆଇଡିଆରୀର ସମ୍ମାନେ ଏହି ସାଧାରଣ ସଂଗ୍ରହ
ମାନଙ୍କ ପାଇଁ କର୍ମକ୍ରମ ଦେବା । ତିନି ସଂପାଦକ-ମାନଙ୍କ
ସମ୍ମାନେ ଏହି କର୍ମକ୍ରମ ଦେବା । ଅତିଶୀଘ୍ର ତିନି ମତ
ସଂପାଦକ-ମାନଙ୍କ ନା ।

ପାରିବାସୀୟ- ଡାକ୍ତରୀ ମାର୍ଗରେ ସମ୍ମାନେ କରନ୍ତୁ

ଧନ୍ୟବାଦ ।

ନିର୍ବାହକ,

ସା. ବି. ବି. ବି.
୨୬/୦୩/୨୫

ଉତ୍କଳୀୟା ଭୂମିକା ବାଚନ
ନିର୍ବାହକ ସଂଗଠନ
ଫା. ବି. ବି. ବି.
୨୬/୦୩/୨୫

- Photo with GB Member

Thank You