

Proposed NU Business Name : M/s Juti Traders

Business Category: General Retail & Wholesale



Business Proposal Identified by: Md. Farid Uddin, Asst. Officer, Rangpur

Business Proposal prepared by: Md. Main Uddin

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Khursid Alam</i> Vill: Romakanto Union: Gojgonta, Post: Gojgonta, Upazila: Gangachara, District: Rangpur.
Age	:	29 years
Marital status	:	married
Children	:	1 (one) daughter.
No. of siblings:	:	04 (Four) Brothers and 01 (One) 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.Anwara Begum
(iii) Father's name	:	Md.Joynal Abedin.
(iv) GB member's info	:	<i>Branch: Gojghonta bazar, Gangachra, Rangpur, Centre # 27/mo, Loan no.: 5996, Membership since 1995 First loan: Tk. 3,000 Existing loan: 50,000, Outstanding Loan: Tk. 28,000</i>
Further Information:		
(v) Who pays GB loan installment	:	Nu 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	:	Honours Pass(Political Science)
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.)	:	10 (Ten) years experience is running his own business. He started the business with BDT 130,000. (one Lac Therty thousand).
Other Own/Family Sources of Income	:	His Father Income From business.His two brother income from Job.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01723181331
NU's National ID No.	:	8512742838537
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Anwara Begum was a GB member since 1998 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for household purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/s Juti Traders.</i>
Address/ Location	:	Havu pashmatha.
Total Investment in BDT	:	Tk. 714,000
Financing	:	Self Tk. 514,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 8%
(ii) Estimated % of proposed gross profit margin	:	On products 8%
(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	20,000	560,000	6,720,000
Less: Cost of sales of products (Product Purchase) (B)			
	18,400	515,200	6,182,400
Gross Profit (C) [C=(A-B)]	1,600	44,800	537,600
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Night Guard bill		100	1,200
Shop Self		-	-
Mobile bill		1,500	18,000
Conveyance bill		10,000	120,000
Ownership Transfer Fee		-	-
Provision of bad debt		32	380
Present Salary (Family & Self)		13,000	156,000
Present Salary (Asst-Father)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		3,000	36,000
Non Cash Item:			
Depreciation Expenses		71	850
Total Operating Cost (D)		31,353	376,230
Net Profit (C-D):		13,448	161,370

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Tuberoil, Defference Types of tin, Piller and Harware item etc.)	Investment in products (Tin, Cement, kusting Piller and Hardware item etc.)	555,000	200,000	755,000
Investment in equipment (Fan, light, Weight Machine-1 etc.)		2,000	-	2,000
Cash in hand		3,500	-	3,500
Debtors (Since March, 2016 to at Present)		38,000	-	38,000
Creditors (Since March, 2016 to Present)		(90,000)	-	(90,000)
Decoration (Fixture & Fittings)		5,500	-	5,500
Total Capital		514,000	200,000	714,000

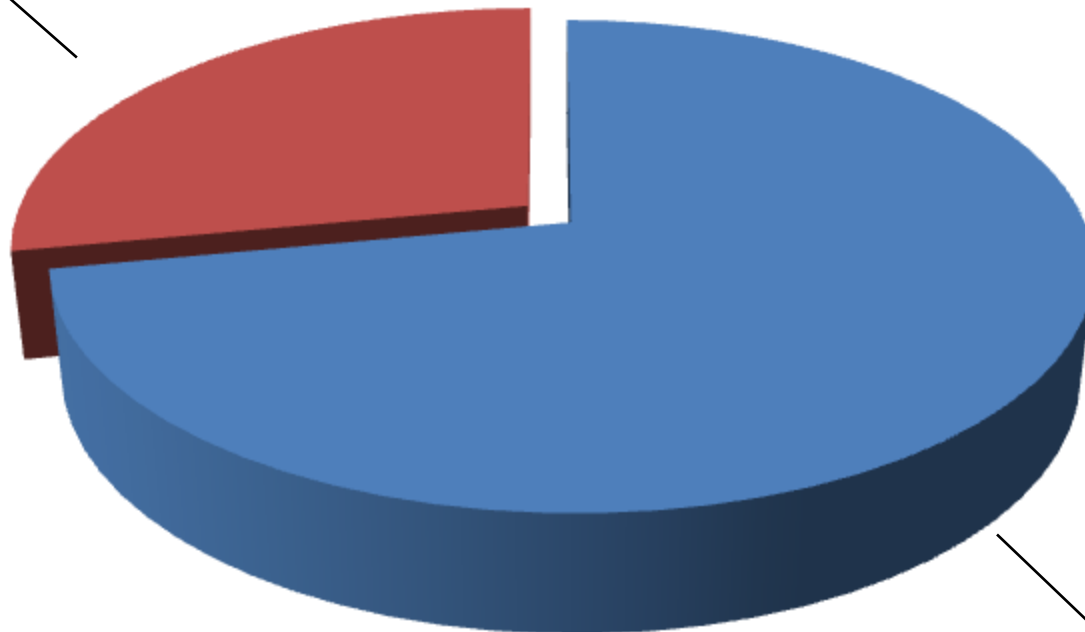
SOURCE OF FINANCE

**GTT's Investment
72%**

■ **Entrepreneur's Contribution BDT 514,000**

■ **GTT's Investment BDT 200,000**

■ **Total Capital BDT 714,000**



**Entrepreneur's
Contribution 28%**

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
Sales income from products (A)	24,000	672,000	8,064,000	28,800	806,400	9,676,800	34,560	967,680	11,612,160
Less: Cost of sales of products (Product Purchase) (B)									
	22,080	618,240	7,418,880	26,496	741,888	8,902,656	31,795	890,266	10,683,187
Gross Profit (C) [C=(A-B)]	1,920	53,760	645,120	2,304	64,512	774,144	2,765	77,414	928,973
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		850	10,200
Generator bill		250	3,000		350	4,200		400	4,800
Night Guard bill		200	2,400		300	3,600		350	4,200
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		1,800	21,600		1,800	21,600		1,800	21,600
Conveyance bill		11,000	132,000		11,500	138,000		12,500	150,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Provision of bad debt		32	380		32	380		32	380
Proposed Salary (Family & Self)		14,000	168,000		15,000	180,000		15,500	186,000
Proposed Salary (Asst-Father)		3,500	42,000		4,000	48,000		4,500	54,000
Other Cost (stationary & Entertainment etc.)		3,500	42,000		3,800	45,600		3,900	46,800
Non Cash Item:									
Depreciation Expenses		71	850		71	850		71	850
Total Operating Cost (D)	-	36,431	429,170	-	39,031	468,370	-	41,281	495,370
Net Profit (C-D):	-	17,329	215,950	-	25,481	305,774	-	36,134	433,603
Retained Income			215,950			521,724			955,327

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>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	223,950	321,774	449,603
1.3	Depreciation Expenses	850	850	850
1.4	Opening Balance of Cash Surplus	-	176,800	403,424
	Total Cash Inflow	424,800	499,424	853,877
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	176,800	403,424	757,877

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 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"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 10yrs.	<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 14,69,327 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 238th as Yunus Centre and 63th In-house Executive
Social Business Design Lab
(GTT) on April 25,2016 at Grameen Telecom Trust Premises

Thank you

Pictures







গ্রামীণ ব্যাংক

গাজীপুর, গংলাচড়া শাখা

সহজ ঋণের পাশ বই

নাম

মালোয়ারী কে.মি

ঋণী নং

৫০২৮

গ্রুপ নং

০২

কেন্দ্র নং

২৭৭২

কেন্দ্রের নাম

বিক্রমপুর ডি.সি

বই ইস্যুর তারিখ

২৩/১০/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর

কালী মা

৫ ২ ২ ৫

ক্রম নং

০ ২

কেন্দ্র নং

২৭/৫

কল পরিশোধে নিয়মিত থাকলে বাড়িনত সকারী হিসাবের টাকা এখন মত ইচ্ছা হলে তত টিকে উঠাতে পারবেন। এখন মত টিকা ইচ্ছা তত টিকা এই হিসাবে যেকোন সময় জমা রাখতে পারবেন।

কল পরিশোধ

সকারী হিসাব

তারিখ	বিবরণ	কিষ্টি নম্বর	সহজ কল			কল		
			কিষ্টি আকার	পরিশোধের হার	মূল আকার	কিষ্টি আকার	পরিশোধের হার	মূল আকার
				৬৫৫০				
২৭/৫/১৭		১৯	১৫০০	৬১৬০	১৫০			
২৭/৫/১৭		১৫	১৫০০	৬০২০	১৫০			
১৩/৫/১৭		১৫	১৫০০	২২১০	১৫০			
৫/৬/১৭		২০	১৫০০	২৫০০০	১৫০			
১৩/৬/১৭		১৩	১৫০০		১৫০			

সকারী আমানত			মাল জিপিরস		
ক্রমা	উত্তোলন	ব্যালেন্স	ক্রমা	উত্তোলন	ব্যালেন্স
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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ কুরশিদ আলম

Name: Md Kurshid Alam

পিতা: মোঃ জয়নাল আবেদীন

মাতা: মোছাঃ আনোয়ারা বেগম

Date of Birth: 12 Jan 1987

ID NO: 8512742838537

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য কোথাও পাঠানো গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: রাস্তা নং/নাম: রমাকান্দ, ডাকঘর: পল্লবপাড়া - ৫৪১০, পল্লবপাড়া, হাটুয়া

রক্তের গ্রুপ / Blood Group: B+

প্রদানকারী কর্মসূচির স্বাক্ষর

প্রদানের তারিখ: ০৭/০২/২০০৮



Thank You