

Proposed NU Business Name : **Ma Traders**
Business Category: **General Retail & Wholesale**



Project Identified by: Shah Md. Walliur Rahman, Asst. Officer, Kawnia Unit, Rangpur
Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Topon Kumar Sarkar Vill: Bazemojkur Union: 6 no. Tepamodhupur, Post: Tepamodhupur, Upazila: Kawnia, District: Rangpur.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	04 (Four) 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	:	Sreemoti Rekha Rani
(iii) Father's name	:	Late. Kholaram Sarkar
(iv) GB member's info	:	<i>Branch:</i> Tepamodhupur, Kawnia, <i>Centre #</i> 8/mo, <i>Loan no.:</i> 1116/1, Membership since September 10, 2008 First loan: Tk. 5,000 Existing loan: Tk. 50,000, Outstanding Loan: Tk. 8,715
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Nephew
(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.)	:	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.)	:	07 (Seven) years experience is running his own business. He started the business with BDT 250,000. (Two lac fifty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His elder brother's income from entrepreneur business as an assistant and agriculture. his another elder brother's income from betel leaf business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01735976162
NU's National ID No.	:	8514281691278
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sreemoti Rekha Rani is a GB member since 1997 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation purposes and assisting her grand son in fertilizer business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ma Traders</i>
Address/ Location	:	Tepamodhupur Bazar, Kawnia, Rangpur.
Total Investment in BDT	:	Tk. 640,000
Financing	:	Self Tk. 490,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 2,500 (Two thousand five hundred)
Proposed Salary	:	BDT 3,500 (Three thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

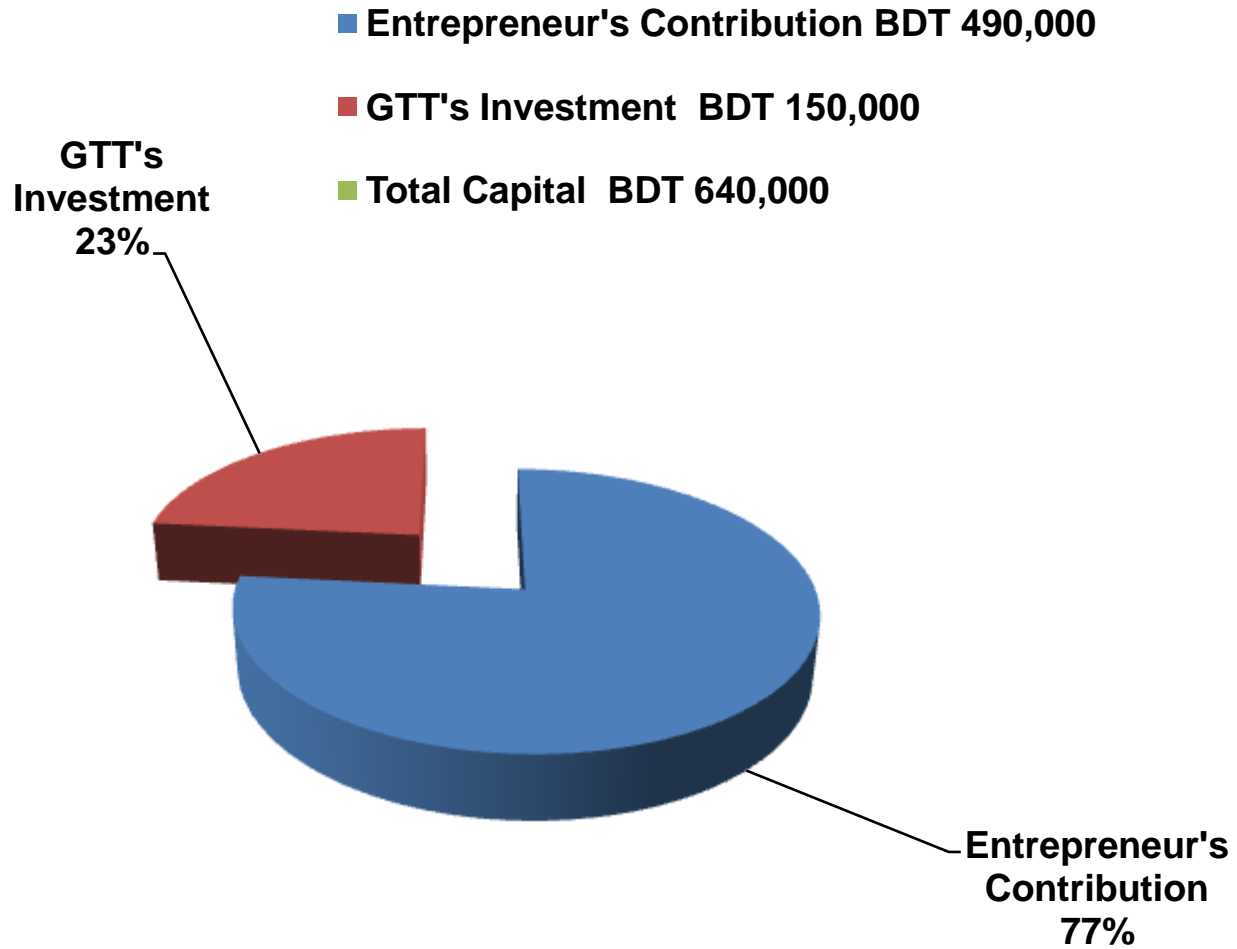
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,000	56,000	672,000
Cost of products (Product Purchase) (B)	1,600	44,800	537,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		250	3,000
Shop rent		600	7,200
Mobile bill		500	6,000
Conveyance		1,000	12,000
Present Salary (Self & family)		2,500	30,000
Present Salary (Assistant-01-brother)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		1,200	14,400
Non Cash Item:			
Depreciation Expenses		571	6,850
Total Operating Cost (D)		8,121	97,450
Net Profit (C-D):		3,079	36,950

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Electric item, hardware item, gift and plastic item etc.)	Investment in products (Electric item, hardware item, gift and plastic item etc.)	384,866	150,000	534,866
Investment in machineries & equipment (weight machine, fan, light etc.)		20,000	-	20,000
Cash in hand		2,900	-	2,900
Advance for Shop		50,000	-	50,000
Creditors (Since January, 2016 to at Present)		(6,266)	-	(6,266)
Decoration (fixture and fittings)		38,500	-	38,500
Total Capital		490,000	150,000	640,000

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)	3,000	84,000	1,008,000	3,600	100,800	1,209,600	3,960	110,880	1,330,560
Cost of products (Product Purchase) (B)	2,400	67,200	806,400	2,880	80,640	967,680	3,168	88,704	1,064,448
Gross Profit (C) [C=(A-B)]	600	16,800	201,600	720	20,160	241,920	792	22,176	266,112
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	10,800
Generator bill		350	4,200		450	5,400		550	6,600
Shop rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		900	10,800
Conveyance		1,300	15,600		1,500	18,000		1,800	21,600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		3,500	42,000		4,500	54,000		4,500	54,000
Proposed Salary (Assistant-01-brother)		1,500	18,000		1,800	21,600		1,800	21,600
Bank Charge (DD, PO, SC)		100	1,200		130	1,560		180	2,160
Other Cost (stationary & Entertainment etc.)		1,400	16,800		1,450	17,400		1,450	17,400
Non Cash Item:									
Depreciation Expenses		571	6,850		571	6,850		571	6,850
Total Operating Cost (D)	-	11,821	135,850	-	13,601	163,210	-	14,251	171,010
Net Profit (C-D):	-	4,979	65,750	-	6,559	78,710	-	7,925	95,102
Retained Income			65,750			144,460			239,562

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	71,750	90,710	107,102
1.3	Depreciation Expenses	6,850	6,850	6,850
1.4	Opening Balance of Cash Surplus	-	42,600	68,160
	Total Cash Inflow	228,600	140,160	182,112
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	42,600	68,160	110,112

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Brother) 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"/> He has on hand training;<input type="checkbox"/> Experience : 7yrs.	<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 729,562 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 186th as Yunus Centre and 42nd In-house Executive
Social Business Design Lab
(GTT) on February 16, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







Vertical text on the left edge of the image, possibly a shop name or address in Chinese characters.

ERICSON
A grid of small items, possibly a product display or price list.





NOVA
GABI
GABI

NOVA
NOVA
KAMIE
KAMIE
KAMIE

KIAM
KIAM
KIAM

Various small boxes and packages, including some with the word "KAMIE" visible.

Stacks of white bowls and plates, along with other kitchenware.

Large plastic jugs and bottles, likely containing liquids or oils.

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

৬নং টেপামধুপুর ইউনিয়ন পরিষদ কার্যালয়



তাক্ষর: টেপামধুপুর, উপজেলা: কাউনিয়া, জেলা: রংপুর।

ক্রমিক নং ০৩৭

লাইসেন্স বহি

ইউপি ফরম নং-১৩

লাইসেন্স নং ০২৭/০৮ তারিখ ২৪/০৯/২০০৮ ইং
নাম স্মৃতি উদ্যান সুখার স্বরঞ্জার
পিতা/স্বামীর নাম হুমুড়া মহেশা চন্দ্র শ্যামল
ঠিকানা হা. নৈমিত্তিক, টেপামধুপুর
উপজেলা/থানা : কাউনিয়া, জেলা : রংপুর।
পেশার ধরণ : ২৩৩৩৮৮

৩০ জুন ২০১৬ ইং পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ : ২০০/- টাকা, (কথায় দুইশত টাকা)

প্রাপ্ত হয়ে তাহার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হইল।


চেয়ারম্যান



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



নাম: তপন কুমার সরকার
Name: Tapon Kumar Sarker

পিতা: মৃত খোলারাম সরকার

মাতা: রেখা রানী সরকার

Date of Birth: 28 Oct 1984

ID NO: 8514281691278

তপন

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাজিত অন্য
কোনোও পাবনা সালে নিকটস্থ পোষ্ট অফিসে জমা দেওয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/রাস্তা: বাজেনজঙ্গল, ডাকঘর: টেপানখুপুর - ৫৪৫০, সনওনিয়া, রংপুর

প্রদানকারী কর্মপত্রের স্বাক্ষর

প্রদানের তারিখ: ২৫/০৬/২০০৮





গ্রামীণ ব্যাংক

তেপামধুপুর কাউনিয়া শাখা

২১/১১/১৯৯৬

সহজ ঋণের পাশ বই

নাম স্রীমতি (বেথারাজী)
ঝলী নং ১১১৬/১
গ্রুপ নং ০২
কেন্দ্র নং ৮২
কেন্দ্রের নাম বাগে মধুর উদ্ব
বই ইস্যুর তারিখ ৩০/৪/৯৬
শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You