

*Proposed NU Business Name : **M/S Rokeya Traders***  
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Sahinur Rahman, Asst. Officer, Mithapukur Unit, Rangpur.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b><i>Md. Al Amin Miah</i></b> Vill: Ghechulia Union: Lotibpure, Post: Jaigeer, Upazila: Mithapukur, District: Rangpur.
Age	:	33 years
Marital status	:	Married
Children	:	01 (One) Son
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	:	Mst. Rokeya Begum
(iii) Father's name	:	Late. Abul Kalam
(iv) GB member's info	:	<i>Branch: Jaiger Hat, Mithapukur, Rangpur, Centre # 15/mo, Loan no.: 3475, Membership since June 05, 1994</i> First loan: Tk. 2,000 Existing loan: Nil, Last Loan: 50,000
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 Ten
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from agriculture.
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>08 (Eight) years experience is running his own business. He started the business with BDT 100,000 (One lac).</p> <p>He has 14 (Fourteen) Years working experience as an assistant from Mojibor Tradres of Rangpur.</p>
Other Own/Family Sources of Income	:	His Brother's income from agriculture. He has built own residence and purchased 33 (Thirty) decimal land for cultivation purposes from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	<b>017277713407</b>
NU's National ID No.	:	8515867775004
NU Project Source/Reference	:	Grameen Telecom Trust

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Rokeya Begum is a GB member since June 05, 1994 at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for purchasing cows and land for cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>M/S Rokeya Traders</i></b>
Address/ Location	:	Jaigeer hat, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 629,000
Financing	:	Self Tk. 479,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
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.)		

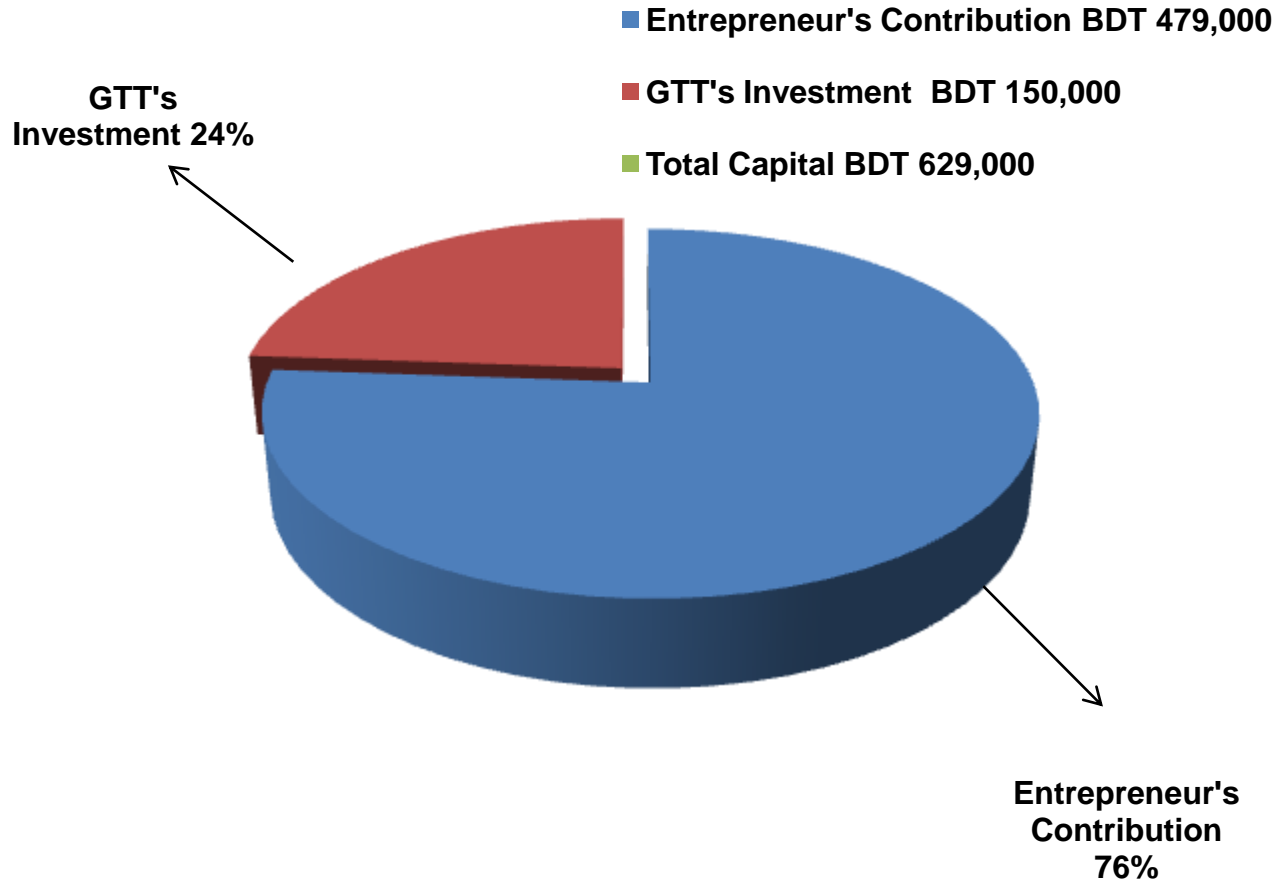
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	4,000	104,000	1,248,000
Less: Cost of sales of products (Product Purchase)	3,400	88,400	1,060,800
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>15,600</b>	<b>187,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Night Guard bill		150	1,800
Shop rent		800	9,600
Mobile bill		300	3,600
Conveyance bill		1,800	21,600
Present Salary (Family & Self)		4,000	48,000
Present Salary (Assistant-01-Brother)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		3,000	36,000
<b>Non Cash Item:</b>			
Depreciation Expenses		400	4,800
<b>Total Operating Cost (D)</b>		<b>11,850</b>	<b>142,200</b>
<b>Net Profit (C-D):</b>		<b>3,750</b>	<b>45,000</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Hardware item, electric item and others accessories etc.)	Investment in products (Different types of Hardware item and others accessories etc.)	331,349	150,000	481,349
Investment in machine & equipment (TV, Fan, light, weight machine, calculator etc.)		13,800	-	13,800
Cash in hand		6,551	-	6,551
Advance for Shop		100,000	-	100,000
Decoration (Fixture & Fittings)		27,300	-	27,300
<b>Total Capital</b>		<b>479,000</b>	<b>150,000</b>	<b>629,000</b>

# ***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
Est. Sales income from products	6,500	169,000	2,028,000	7,800	202,800	2,433,600	8,970	233,220	2,798,640
Less: Cost of sales of products (Product Purchase)	5,525	143,650	1,723,800	6,630	172,380	2,068,560	7,625	198,237	2,378,844
<b>Gross Profit (C) [C=(A-B)]</b>	<b>975</b>	<b>25,350</b>	<b>304,200</b>	<b>1,170</b>	<b>30,420</b>	<b>365,040</b>	<b>1,346</b>	<b>34,983</b>	<b>419,796</b>
<b>Less: Operating Cost:</b>									
Electricity bill		600	7,200		700	8,400		900	10,800
Night Guard bill		250	3,000		350	4,200		550	6,600
Shop rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		3,800	45,600		4,300	51,600		4,800	57,600
Bank Charge (DD, PO, SC)		50	600		100	600		100	600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-01-brother)		3,000	36,000		4,000	48,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		4,000	48,000		4,300	51,600		4,600	55,200
<b>Non Cash Item:</b>									
Depreciation Expenses		400	4,800		400	4,800		400	4,800
<b>Total Operating Cost (D)</b>	-	<b>20,500</b>	<b>240,000</b>	-	<b>23,550</b>	<b>282,000</b>	-	<b>26,750</b>	<b>320,400</b>
<b>Net Profit (C-D):</b>	-	<b>4,850</b>	<b>64,200</b>	-	<b>6,870</b>	<b>83,040</b>	-	<b>8,233</b>	<b>99,396</b>
<b>Retained Income</b>			<b>64,200</b>			<b>147,240</b>			<b>246,636</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	70,200	95,040	111,396
1.3	Depreciation Expenses	4,800	4,800	4,800
1.4	Opening Balance of Cash Surplus	-	39,000	66,840
	<b>Total Cash Inflow</b>	<b>225,000</b>	<b>138,840</b>	<b>183,036</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>186,000</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>39,000</b>	<b>66,840</b>	<b>111,036</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01(Brother) Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Working Experience : 22yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers;</li><li><input type="checkbox"/> Increasing Demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 725,636 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 231<sup>st</sup> as Yunus Centre and 61<sup>st</sup> In-house Executive  
Social Business Design Lab  
(GTT) on April 19, 2016 at Grameen Telecom Trust Premises

***Thank you***

**Pictures**



সস্তারী মূল্য

উন্নত কোয়ালিটি

দীর্ঘস্থায়ী ও মজবুত

সঠিক পুকুর ও মাপ



ইউপিভিসি পাইপ

সহজ হোক পানি প্রবাহ

মেসার্স

রোকেয়া ট্রেডার্স

জায়গীর বাসস্টাড, মিঠাপুকুর, রংপুর। ০১৭২৭৭১৩৪০৭





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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

# ৭নং লতিবপুর ইউনিয়ন পরিষদ মিঠাপুকুর, রংপুর।

## ট্রেড লাইসেন্স

ক্রমিক নং- ২২৩

লাইসেন্স নং- ২২৩

অর্থ বছর ২০১৫-১৬

ওয়ার্ড নং ৬

হই নম্বর : ০৪

লাইসেন্সধারীর নাম : মোঃ আমল-আমিন জিয়া

পিতা/মাতার নাম : মৃতঃ আবুল কালাম আজাদ

ঠিকানা : স্বেচ্ছামিতা, লতিবপুর, মিঠাপুকুর, রংপুর

পেশার ধরন : কার্ভোয়ার্ডিং ব্যবসা

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিসর টাকা : ২০০/-

কোথায় : মিঠাপুকুর, লতিবপুর, রংপুর

প্রাপ্ত হয়ে তার ব্যবসা/কৃতি/পেশা : স্বেচ্ছামিতা, মোঃ আমল-আমিন জিয়া

এই লাইসেন্সের মেয়াদ ৩০ জুন ২০১৬ পর্যন্ত অপর পাতায় বর্ণিত শর্তানুযায়ী প্রদান করা হইল।

০৩/০৬/১৬

মোঃ ইদ্রিস আলী  
চেয়ারম্যান

৭নং লতিবপুর ইউনিয়ন পরিষদ





# গ্রামীণ ব্যাংক

## দৃষ্টি আকর্ষণ

- \* ঋণের টাকা কাউকেই ধরা দিবেন না।
- \* একমুদ্রা টাকা ব্যাংক এসে জমা দিতে হবে।
- \* পাশ বই ছাড়া কোন লেনদেন করবেন না।

### সহজ ঋণের পাশ বই

১/৫  
৩৪৭৮

নাম মোহন / হতা কান্দা  
 কেন্দ্রের নাম চেহুলিয়া নগর দূর্গাধা ১/২  
 শাখা

গ্রামীণহাট নিউপুকুর শাখা



# গ্রামীণ ব্যাংক

শাখা

গ্রামীণহাট নিউপুকুর শাখা

## সহজ ঋণের পাশ বই

নাম মোহন / হতা কান্দা  
 কলী নং ৩৪৭৮  
 গ্রুপ নং  
 কেন্দ্র নং ১/২  
 কেন্দ্রের নাম চেহুলিয়া নগর দূর্গাধা ১/২  
 বই ইস্যুর তারিখ ২৩/৩/১৯৮৫  
 শাখা ব্যবস্থাপকের স্বাক্ষর

১/৫  
৩৪৭৮

**Thank You**