

Proposed NU Business Name : Goutom Kach Ghor & Variety Store
Business Category: General Retail & Wholesale



Business Proposal Identified by: Md. Asaduzzaman, Asst. Officer, Gobindoganj Unit, Gaibandha.

Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Goutom Chandra Mohonto Vill: Collgepara, Union: Gobindoganj, Post: Gobindoganj, Upazila: Gobindoganj, District: Gaibandha.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	04 (Four) Brothers and 03 (Three) 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	:	Sefali Rani Mohonto
(iii) Father's name	:	Late. Basuri Lal Mohonto
(iv) GB member's info	:	<i>Branch: Gobindoganj, Gaibandha, Centre # 25/mo</i> <i>Loan no.: 4141, Member since 2002 to 2010</i> First loan: Tk. 4,000 Existing loan: Nil, Last loan: 35,000
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 Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business Entrepreneur is maintaining 02 (Two) D.P.S of Tk. 250/- and 250/- Per month in DBBL from the earning of his present business income.
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>05 (Five) years experience in running his own business. He started the business with BDT 120,000 (One lac twenty thousand).</p> <p>He has 09 (Nine) Years working experience as an assistant from Hardware & Glass House business in his local area.</p>
Other Own/Family Sources of Income	:	His younger brother's income from furniture business and another 02 brother's income from as an assistant in his brother's furniture business. He has built own residence at the cost of 3 lac taka and purchased 06 (Six) decimal land as well as expanded his running business from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01747674744
NU's National ID No.	:	3223005609252
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sefali Rani Mohonto was a GB member since 2002 to 2010 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing cows and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Goutom Kach Ghor & Variety Store</i>
Address/ Location	:	Mohimaganj, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 297,000
Financing	:	Self Tk. 197,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
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

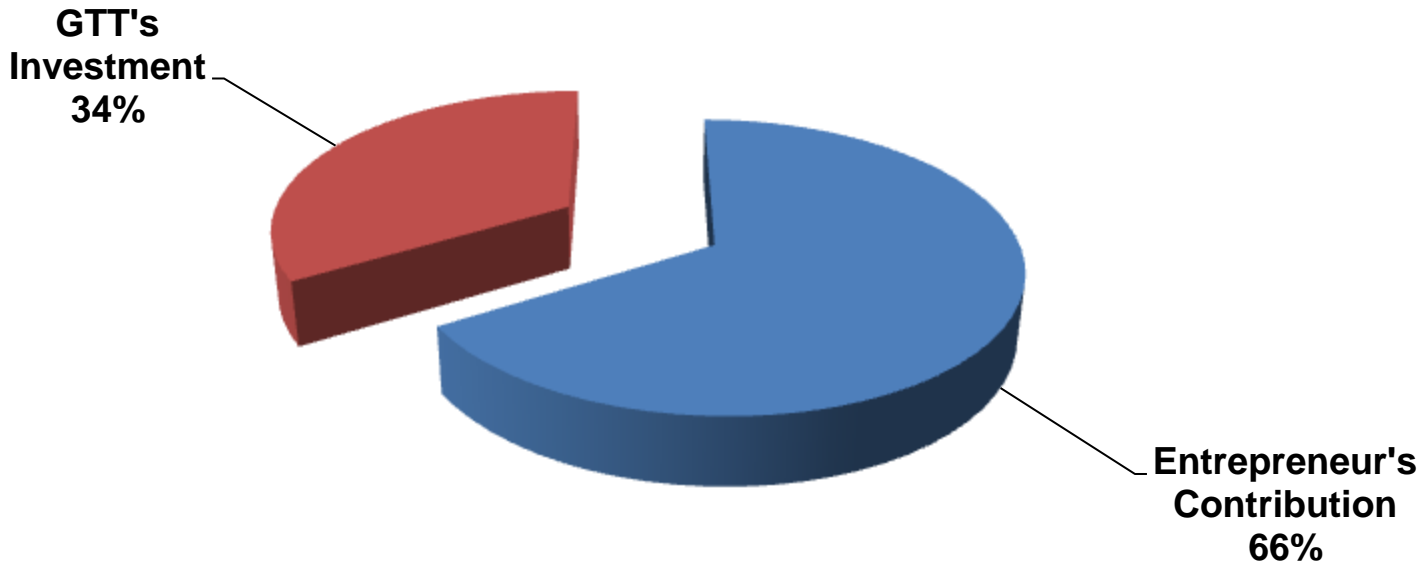
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	2,700	75,600	907,200
Less: Cost of products (Product Purchased) (B)	2,160	60,480	725,760
Gross Profit (C) [C=(A-B)]	540	15,120	181,440
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		150	1,800
Night Guard bill		100	1,200
Shop rent		1,000	12,000
Mobile bill		300	3,600
Conveyance bill		2,000	24,000
Provision of bad Debt		12	145
Present Salary (Self & family)		5,000	60,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		100	668
Total Operating Cost (D)		10,162	121,413
Net Profit (C-D):		4,958	60,028

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of Hardware item, hardboard, Plywood, iron, thinner, harpic, costep, key, lock, tep, series paper, and glass, different types of paint color etc.)	Investment in products (different types of Hardware item and glass etc.)	115,692	100,000	215,692
Investment in Machineries & Equipment (fan, light etc.)		7,600	-	7,600
Cash in hand		3,808	-	3,808
Debtors (Since April, 2016 to at present)		14,500	-	14,500
Advance for Shop		50,000	-	50,000
Decoration (fixture and fittings)		5,400	-	5,400
Total Capital		197,000	100,000	297,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 197,000
- GTT's Investment BDT 100,000
- Total Capital BDT 297,000



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)	4,000	112,000	1,344,000	4,800	134,400	1,612,800	5,328	149,184	1,790,208
Less: Cost of products (Product purchased) (B)	3,200	89,600	1,075,200	3,840	107,520	1,290,240	4,262	119,347	1,432,166
Gross Profit (C) [C=(A-B)]	800	22,400	268,800	960	26,880	322,560	1,066	29,837	358,042
Less: Operating Cost:									
Electricity bill		550	6,600		605	7,260		666	7,986
Generator bill		350	4,200		450	5,400		550	6,600
Night Guard bill		200	2,400		230	2,760		280	3,360
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		650	7,800
Conveyance bill		2,500	30,000		3,000	36,000		3,500	42,000
Provision of bad Debt		12	145		12	145		12	145
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		6,000	72,000		7,000	84,000		7,500	90,000
Proposed Salary (Assistant-01)		2,500	30,000		3,500	42,000		4,000	48,000
Bank Charge (DD, PO, SC)		200	2,400		300	3,600		400	4,800
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		2,200	26,400
Non Cash Item:									
Depreciation Expenses		100	668		56	668		56	668
Total Operating Cost (D)	-	16,179	189,613	-	19,119	229,433	-	21,480	257,759
Net Profit (C-D):	-	6,221	79,188	-	7,761	93,128	-	8,357	100,283
Retained Income			79,188			172,315			272,598

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Monthly 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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	83,188	101,128	108,283
1.3	Depreciation Expenses	1,200	1,200	1,200
1.4	Opening Balance of Cash Surplus	3,808	64,196	118,523
	Total Cash Inflow	188,196	166,523	228,006
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	64,196	118,523	180,006

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0;
Others (beyond family): 0
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (14Yrs);

WEAKNESS

- Inadequate capital;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 469,598 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 289th as Yunus Centre and 80th In-house
Executive Social Business Design Lab
(GTT) on July 14, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures

ম কাঁচঘর ^{৭৩} জ্যোতি

ফোন: ০১৭৪৭-৬৭৪৭৪৪. ০১২৪৮-৮২৫৩৪২ *



CAMEL
LIGHT LOCKS

SILICONE SEALANT

SILICONE SEALANT













sticky
001

উজলা পেইন্ট
চক্ক

CAM L
CLAY LACER

উজলা পেইন্ট
চক্ক

ADB
ACETIC SILICONE SEALANT

ROXY PAINTS
Butterfly

sticky

Expert

BERGER Robbialac
SPD

HAND SAW
SAFETY

MAGIC

Expert

BERGER Robbialac
SPD

লাইসেন্স ফি আদায় রেজিষ্টার

সাল ২০২৫-২০২৬

ট্রেড লাইসেন্স

১৬নং মহিমাগঞ্জ ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ মহিমাগঞ্জ, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

বহি নম্বর ০৬ ক্রমিক নম্বর 244

লাইসেন্স নম্বর ২৪৪ তারিখ ০৭/০৫/২৬

লাইসেন্সধারীর নাম সৌজন্য কান্ত খান মন্ডল, গাইবান্ধা

পিতা/পায়ীর নাম শ্রী: সৌজন্য

ঠিকানা সৌজন্য কান্ত খান মন্ডল, গাইবান্ধা

পেশার ধরন খাঁচা ডাকঘর, গাইবান্ধা

..... ০০ টুন ২০২৬ইং তারিখ পর্যন্ত বৈধ

ফি আদায়ের পরিমাণ ২০০/- (অর্থাৎ দুইশত টাকা)

প্রাপ্ত হয়ে তার ব্যবসা/খতি/পেশা চল্লিশে খবার জন্য এই লাইসেন্স

প্রদান করা হইল।

তারিখ ০৭/০৫/২৬

স্বাক্ষর
সহকারী কমিশনার
উপজেলা পরিষদ, গাইবান্ধা

₹ 50



₹ 50

ସଂସାଧନ ଟଙ୍କା

କକ ୨୨୦୨୨୮୦

ପ୍ରଫୁଲ୍ଲ ଚରଣ ଚନ୍ଦ୍ରୀଚାରୀ ନାମ

ଠିକଣା

— ଭୋଗ ଏହି ମଧ୍ୟ ଚନ୍ଦ୍ରୀଚାରୀ କର୍ତ୍ତୃତ୍ୱେ ଗ୍ରହଣ କରାଯାଇଛି ।
 ଯା: ଡାକ୍ତରୀପୁର ହୋମିୟ ମେଡିକାଲ କଲେଜ, ଗା: ଶୁଭକାମିନୀ ରୋଡ଼,
 ଭୁବନେଶ୍ୱର, ଗା: ଯାଜପୁର ଜିଲ୍ଲା ସମ୍ବଲପୁର ଜିଲ୍ଲା (ଫା: ଚନ୍ଦ୍ରୀଚାରୀ ନାମ)
 ଡାକ୍ତରୀ ପାଇଁ ଦାଖଲ କରାଯାଇଥିବା ଫର୍ମରେ ପ୍ରଫୁଲ୍ଲ ଚରଣ ଚନ୍ଦ୍ରୀଚାରୀ
 ଶ୍ରୀ ଚନ୍ଦ୍ରୀଚାରୀ ନାମରେ ମଠ କର୍ମସୂଚୀ ମଧ୍ୟରେ ଦାଖଲ କରାଯାଇଛି ।
 ଗୃହମଧ୍ୟରେ ଥିବା ଗା: ଡାକ୍ତରୀ ନାମରେ ଦାଖଲ କରାଯାଇଥିବା
 ଡାକ୍ତରୀ ପାଇଁ ଦାଖଲ କରାଯାଇଥିବା ଫର୍ମରେ ଡାକ୍ତରୀ ଫିରଦ୍ଦାରୀ ଗ୍ରହଣ
 କରାଯାଇଛି ଏବଂ ଡାକ୍ତରୀ ଫିରଦ୍ଦାରୀ ଗ୍ରହଣ କରାଯାଇଛି ।
 ଡାକ୍ତରୀ ଫିରଦ୍ଦାରୀ ଗ୍ରହଣ କରାଯାଇଛି ଏବଂ ଡାକ୍ତରୀ ଫିରଦ୍ଦାରୀ ଗ୍ରହଣ
 କରାଯାଇଛି ।
 ଡାକ୍ତରୀ ଫିରଦ୍ଦାରୀ ଗ୍ରହଣ କରାଯାଇଛି ।

ଯା: ଡାକ୍ତରୀପୁର ହୋମିୟ ମେଡିକାଲ କଲେଜ
 ଗା: ଶୁଭକାମିନୀ ରୋଡ଼

ଆକ୍ସିନିଆରୀ ଚନ୍ଦ୍ରୀଚାରୀ
 ଗା: ଚନ୍ଦ୍ରୀଚାରୀ
 ଗା: ଶୁଭକାମିନୀ ରୋଡ଼
 ଗା: ଶୁଭକାମିନୀ ରୋଡ଼

ਦਿਨਾਨਿਕ ਵਿਕਰਿ ਹਿਸਾਬ

06.05.2024	ੳ	ੳ	ੳ = 8200/-
08.05.2024	ੳ	ੳ	ੳ = 8000/-
09.05.2024	ੳ	ੳ	ੳ = 7500/-
10.05.2024	ੳ	ੳ	ੳ = 8200/-
11.05.2024	ੳ	ੳ	ੳ = 7500/-
12.05.2024	ੳ	ੳ	ੳ = 7500/-
13.05.2024	ੳ	ੳ	ੳ = 7500/-
14.05.2024	ੳ	ੳ	ੳ = 8000/-
15.05.2024	ੳ	ੳ	ੳ = 7500/-



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



গৌতম

নাম: গৌতম চন্দ্র মোহন
 Name: Goutam Chandro Mohanto
 পিতা: বন্দুরী দাস মোহন
 মাতা: পেন্দলী হানী মোহন
 Date of Birth: 15 Feb 1988
 ID NO: 3223005609252

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি বাংলাদেশি জাতীয় এবং
 বাংলাদেশ সরকার থেকে নির্ধারিত শর্ত অনুযায়ী করা গেলে এবং অধিকার করা হবে।
 ঠিকানা: প্রেমচাঁদ, কলকাতা পুর, পোস্তাঙ্গুর, হাজরা: পোস্তাঙ্গুর - ৭৭৩০,
 পোস্তাঙ্গুর পৌরসভা, পোস্তাঙ্গুর, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০৬/২০০৮



গ্রামীণ ব্যাংক
বালুয়াহাট

তাং.....

প্রত্যয়ন পত্র

এই মর্মে প্রত্যয়ন করছি যে, শ্রীমতি মায়া রানী স্বামী মৃত বাশোরী লাল মোহন্ত
তিনি গ্রামীণ ব্যাংক বালুয়াহাট শাখায় ২০০২ সালে ভর্তি হন। তার স্বন নং৪১৪১
কেন্দ্র নং২৫/৯ গ্রুপ ০১২। তিনি ২০১০ সালে গ্রামীণ ব্যাংকের সদস্য পদ ত্যাগ
করেন। বর্তমানে তার কাছে কোন পাওনা নাই।

আমি তার উন্নতি কামনা করি।

কেন্দ্র প্রধানের স্বাক্ষর
স্বাক্ষর

Thank You