

*Proposed NU Business Name: **Fahmida Multimedia Shopping Center***

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



*Business Proposal Identified by: **Md. Shahinur Islam, Asst. Officer, Mithapukur Unit, Rangpur.***

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

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Amirul Kabir Suzan</i> Vill: Afzalpur, Union: Ranipukur, Post: Ranipukur, Upazila: Mithapukur : District: Rangpur.
Age	:	23 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers
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. Bilkis Begum
(iii) Father's name	:	Md. Abdul Latif Sarkar
(iv) GB member's info	:	<i>Branch: Jaigeer hat, Mithapukur, Centre # 57/mo, Loan no.:3413/1, Membership since 03 February, 2010 First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 10,000</i>
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.)	:	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.)	:	04 (Four) years experience in running his own business. He started the business with BDT 110,000 (One lac ten thousand). : He has on hand training.
Other Own/Family Sources of Income	:	He father and elder brother's income from job. his family's others income from cultivation.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01721317813
NU's National ID No.	:	19938515894000294
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Bilkis Begum is a GB Membership since 03 February, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times She utilized GB loan 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>Fahmida Multimedia Shopping Center</i>
Address/ Location	:	Paikan School, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk.374,000
Financing	:	Self Tk. 274,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20% and commission from mobile banking, mobile recharge 100%, photocopy, compose 60%.
(ii) Estimated % of proposed gross profit margin	:	On an average 20% and commission from mobile banking, mobile recharge 100%, photocopy, compose 60%.
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,500	42,000	504,000
Commission from mobile banking	8	224	2,688
Commission from mobile recharge	27	756	9,072
Income from photocopy & computer compose	500	14,000	168,000
Total Income from Sales & Commission (A)	2,035	56,980	683,760
Less: Cost of Sales / Products	1,200	33,600	403,200
Less: Cost of photocopy & compose	200	5,600	67,200
Total Cost of sales & services (B)	1,400	39,200	470,400
Gross Profit (C) [C=(A-B)]	635	17,780	213,360
Less: Operating Cost:			
Electricity bill		500	6,000
Night Guard bill		80	960
Shop rent (own)		-	-
Mobile bill		400	4,800
Conveyance bill		700	8,400
Present Salary (Family & Self)		6,000	72,000
Other Cost (Stationary & Entertainment etc.)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		1,223	14,670
Total Operating Cost (D)		10,903	130,830
Net Profit (C-D):		6,878	82,530

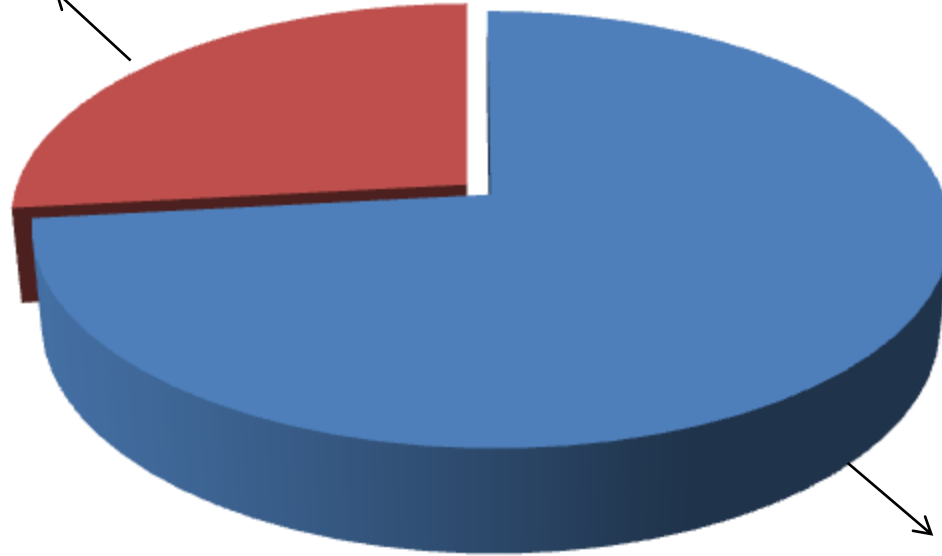
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of cosmetics item, stationary item, toys etc.)	Investment in products (Different types of cosmetics item, stationary item, toys etc.)	163,830	90,000	253,830
Investment in mobile banking etc.		5,000	-	5,000
Investment in Mobile Recharge (GP, blink etc.)		3,000	10,000	13,000
Investment in Machineries & Equipment (Computer set, photocopy machine, printer, I.P.S. Sound box, camera, color printer, hard disk etc.		83,300	-	83,300
Cash in Hand		4,370	-	4,370
Decoration (fixture and fittings)		14,500	-	14,500
Total Capital		274,000	100,000	374,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 274,000
- GTT's Investment BDT 100,000
- Total Capital BDT 374,000

GTT's
Investment
27%



Entrepreneur's
Contribution
73%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. sales income from products	2,272	63,616	763,392	2,499	69,978	839,731	2,749	76,975	230,926
Est. Commission from bKash	20	560	6,720	22	616	7,392	24	678	8,131
Est. Commission from mobile recharge	108	3,024	36,288	119	3,326	39,917	131	3,659	43,908
Est. Income from photocopy & computer compose	600	16,800	201,600	660	18,480	221,760	726	20,328	60,984
Est. Total Income from Sales & Commission (A)	3,000	84,000	1,008,000	3,300	92,400	1,108,800	3,630	101,640	343,950
Less: Cost of Sales / Products	1,818	50,893	610,714	1,999	55,982	671,785	2,199	61,580	184,741
Less: Cost of photocopy & compose	240	6,720	80,640	264	7,392	88,704	290	8,131	24,394
Est. Total cost of sales & services (A)	2,058	57,613	691,354	2,263	63,374	760,489	2,490	69,711	209,134
Gross Profit (C) [C=(A-B)]	942	26,387	316,646	1,037	29,026	348,311	1,140	31,929	134,815
Less: Operating Cost:									
Electricity bill		550	6,600		600	7,200		700	2,100
Night Guard bill		80	960		130	1,560		230	690
Shop rent (own)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Conveyance bill		1,200	14,400		1,700	20,400		1,900	5,700
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Proposed Salary-(Family & Self)		7,000	84,000		7,500	90,000		8,000	24,000
Other Cost (stationary & Entertainment etc.)		5,000	60,000		6,000	72,000		6,500	19,500
Non Cash Item:									
Depreciation Expenses		1,223	14,670		1,223	14,670		1,630	4,890
Total Operating Cost (D)	-	16,486	195,330	-	18,586	223,030	-	20,393	61,180
Net Profit (C-D)	-	9,901	121,316	-	10,440	125,281	-	11,535	73,635
Retained Income			121,316			246,597			320,233

Notes: 1. Agreed Grace period: Three 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)	128,816	135,281	76,135
1.3	Depreciation Expenses	14,670	14,670	3,668
1.4	Opening Balance of Cash Surplus	4,370	102,856	192,807
	Total Cash Inflow	247,856	252,807	272,610
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	Total Cash Outflow	145,000	60,000	15,000
3.0	Total Cash Surplus	102,856	192,807	257,610

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 4yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Inadequate Capital;
<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 594,233 after 2 years 3 months excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 373rd as Yunus Centre and 111th In-house
Executive Social Business Design Lab
(GTT) on October 17, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures















InkBenefit

GOPINATH'S
The Original
Face Care

OYLY

Red Lipstick

Red Lipstick

No 2000
SDI No 2000
BOARD ERASER
FOR PCB BLACK BOARD & WHITE BOARD

Red pens

Stacked boxes

Markers and pens



২নং রাণীপুকুর ইউনিয়ন পরিষদ



ডাকঘর: রাণীপুকুর, উপজেলা: মিঠাপুকুর, জেলা: রংপুর।

ট্রেড লাইসেন্স

930

সেস নং- ৩০১৬

নং: ০২

লাইসেন্স বই নং- ০৯

তারিখ: ২৬ ০৯ ২০১৬

রকার (ইউনিয়ন পরিষদ) আইন, ২০০৯ (২০০৯ সনের ৬১নং আইন এর ৬৬ দ্বারা ক্ষমতাবলে প্রণীত আদ ২০১৩ এর বিধান অনুযায়ী নিম্নে বর্ণিত ব্যক্তি/প্রতিষ্ঠানের অনুকূলে লাইসেন্স ইস্যু করা হলো। যার কার্যক ০০শে জুন.....২০১৭).....তারিখ পর্যন্ত বলবৎ থাকবে। তবে নবায়ন পূর্বক মেয়াদ বর্ধিত করা যাবে।

কের নাম :.....শ্রী: জামিনুল করিম মুন্স.....

/স্বামীর নাম :.....শ্রী: নজির সরকার.....

র নাম :.....শ্রী: বিনয়িতা ইসলাম.....

র পরিচয় পত্র/জন্ম নিবন্ধন নং :

১	৯	৯	৬	৮	০	০	৬	৯	৪	০	০	০	২	৯
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কের ঠিকানা :.....

বর্তমান ঠিকানা :.....গ্রাম: রাণীপুকুর.....ইউনিয়ন: রাণীপুকুর, উপজেলা: মিঠাপুকুর, জেলা:

স্থায়ী ঠিকানা :.....গ্রাম: রাণীপুকুর.....ইউনিয়ন: রাণীপুকুর.....উপজেলা: মিঠাপুকুর.....জেলা:

স্বাস্থ্য প্রতিষ্ঠানের নাম :.....ডাঃ হুমায়ূন সিদ্দিকী.....স্বাস্থ্য পরিদপ্তর.....কালিকা.....ফেব্রু

স্বাস্থ্য/বৃত্তি/পেশার নাম /ধরণ :.....ডাঃ মোঃ হুমায়ূন সিদ্দিকী.....ফেলো.....

স্বাস্থ্য/বৃত্তি/পেশা পরিচালনার স্থান/ঠিকানা :.....সুকান.....মোঃ.....মহঃ.....

লাইসেন্স ফি/নবায়ন ফি (বার্ষিক) : টাকা (অংকে): ২০০০..... (কথায় দুই হাজার.....শুধু.....

২৬/০৯/১৬



Handwritten signature

জাতীয় পরিচিতি বিবরণ



নাম : মোঃ আমিরুল কবির সুজন
Name : MD. AMIRUL KABIR
SUZAN
পিতা : মোঃ বতিক সরকার
মাতা : মোছাঃ বিনকিছ বেগম
Date of Birth : 01-07-1993
NID No. : 19938515894000294
Blood Group : AB+
বর্তমান ঠিকানা : বাসা/ছাতিং - , গ্রাম/বাড়া:
85589401601, আফগালপুর, ডাকঘর:
বানীপুরে - ৫৪৬০, মিঠাপুকুর, পল্লী, বংপুর



Thank You