

*Proposed NU Business Name : **Shamim Store***
*Business Category: **General Retail & Wholesale***



*Business Proposal Identified by: **Md. Mahbubar Rahman, Asst. Officer, Shivganj Unit, Chapainawabganj***
*Business Proposal Prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Shamim Uddin</i> Vill: Gongga Rampura, Union: Mubarakpur, Post: Mubarakpur, Upazila: Shivganj, District: Chapainawabganj.
Age	:	28 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	01 (One) Brother and 01 (One) Sister
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. Halima Begum
(iii) Father's name	:	Md. Sukur Uddin Mondal
(iv) GB member's info	:	<i>Branch: Mubarakpur, Centre # 05/mo,</i> <i>Loan no.: 1859/1, Membership since April 25, 2010</i> First loan: Tk. 15,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk. 16,040
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's 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	:	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 in running his own business. He started the business with BDT 50,000 (Fifty thousand). : He has 04 (Four) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from business (seasonal mango business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01745614208
NU's National ID No.	:	19897018847000019
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Halima Begum is a GB member since April 25, 2010 at first she took GB loan BDT 15,000 (Fifteen thousand).
- Successively several times she utilized GB loan for assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shamim Store</i>
Address/ Location	:	Namo Tikri bazar, Mubarakpur, Chapainawabganj.
Total Investment in BDT	:	Tk. 183,000
Financing	:	Self Tk. 123,000 (from existing business) Required Investment Tk. 60,000 (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 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	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	3,000	84,000	1,008,000
Less: Cost of Sales / Products (B)	2,550	71,400	856,800
Gross Profit (C) [C=(A-B)]	450	12,600	151,200
Less: Operating Cost:			
Electricity bill		600	7,200
Generator bill		210	2,520
Shop rent (self)			-
Mobile bill		600	7,200
Conveyance bill		400	4,800
Present Salary (Family & self)		5,000	60,000
Other Cost (Stationary & Entertainment etc.)		300	3,600
Non Cash Item:			
Depreciation Expenses		219	2,625
Total Operating Cost (D)		7,329	87,945
Net Profit (C-D):		5,271	63,255

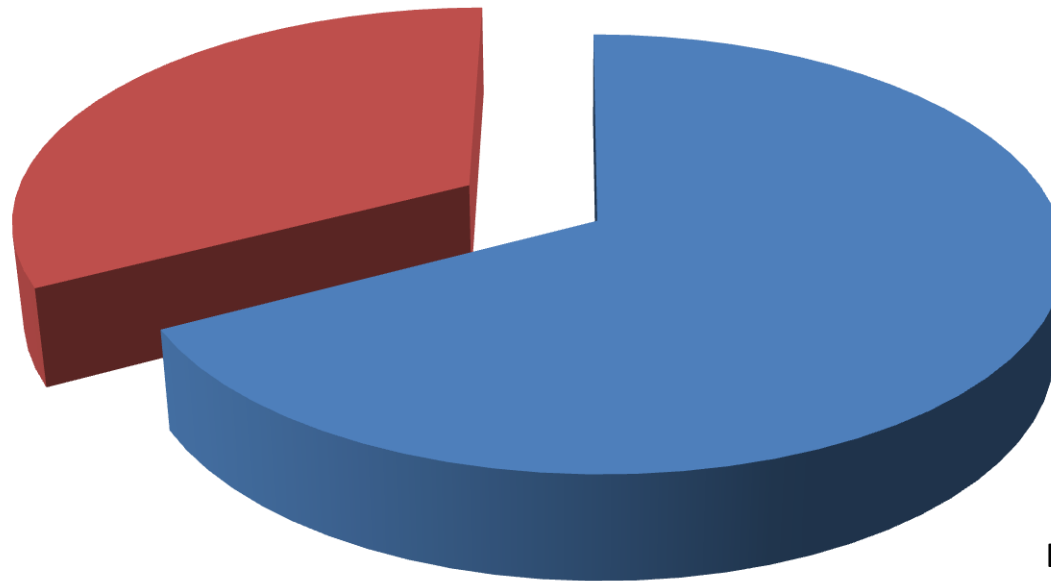
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, bakery item, confectionary item, cosmetics item and soft drinks etc.)	Investment in products (grocery item, bakery item, confectionary item, cosmetics item and soft drinks etc.)	102,885	60,000	162,885
Investment in Machineries and Equipments (weight machine, bulb and fan etc.)		1,300		1,300
Cash in Hand		2,615		2,615
Decoration (fixture and fittings)		16,200		16,200
Total Capital		123,000	60,000	183,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 123,000
- GTT's Investment BDT 60,000
- Total Capital BDT 183,000

GTT's Investment
33%



Entrepreneur's
Contribution 67%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	4,200	117,600	1,411,200	4,830	135,240	1,622,880	5,265	147,412	442,235
Less: Cost of Sales / Products (B)	3,570	99,960	1,199,520	4,106	114,954	1,379,448	4,475	125,300	375,900
Gross Profit (C) [C=(A-B)]	630	17,640	211,680	725	20,286	243,432	790	22,112	66,335
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	2,700
Generator bill		230	2,760		250	3,000		270	810
Shop rent (self)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	2,700
Conveyance		600	7,200		800	9,600		1,000	3,000
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		500	4,500		500	6,000		500	1,500
Proposed Salary-(Family & Self)		6,000	72,000		7,000	84,000		8,000	24,000
Other Cost (stationary & Entertainment etc.)		400	4,800		500	6,000		600	1,800
Non Cash Item:									
Depreciation Expenses		219	2,625		219	2,625		55	656
Total Operating Cost (D)	-	9,604	113,745	-	11,024	132,285	-	12,280	37,331
Net Profit (C-D)	-	8,036	97,935	-	9,262	111,147	-	9,832	29,004
Retained Income			97,935			209,082			238,086

Notes: 1. **Agreed Grace period: Three months**

2. **Investment Payback schedule:** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</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	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	102,435	117,147	30,504
1.3	Depreciation Expenses	2,625	2,625	656
1.4	Opening Balance of Cash Surplus	2,615	80,675	164,447
	Total Cash Inflow	167,675	200,447	195,607
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	27,000	36,000	9,000
	Total Cash Outflow	87,000	36,000	9,000
3.0	Total Cash Surplus	80,675	164,447	186,607

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"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience : 11 years.	<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 361,086 after 2 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 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures







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crackers

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₹ 100/-

100g

200g

500g

1kg

2kg

5kg

10kg





center fruit

center fruit

center fruit

center fruit

center fruit

center fruit

Super Soft

closeup

closeup

closeup

Potato Cracker

Potato Cracker

Potato Cracker

Potato Cracker

Potato Cracker

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ইউ.সি ফরম নং-৭
(১২) (১) নিয়ম দ্রষ্টব্য

৪নং মোবারকপুর ইউনিয়ন পরিষদ

লাইসেন্স

বহি নং-১৮

ক্রমিক নং- ১৬২

লাইসেন্স নং-১৭৬২ জামীম স্টোর

তারিখ ২৬/০৬/১৬

নাম শ্রীঃ মোঃ জামীম উদ্দিন

পিতা/স্বামীর নাম শ্রীঃ হুমায়ুন কামাল

ঠিকানা : গ্রাম: মোঃ বিদ্যুৎপুর ডাকঘর: মোঃ বিদ্যুৎপুর উপজেলা: শিবগঞ্জ, জেলা: চাঁপাইনবাবগঞ্জ।

৩০০০ টাকা X পরমা কথায় বিক্রি প্রথম ১৫০০

মাত্র প্রদান করায় আমি তাহাকে আলোচিকারী পুস্তক বাজার সুবিধার ব্যবস্থা

২০১৬-২০১৭ সালের জন্য

৩০/০৬/২০১৭ শেষ হইবে।

অর্থ/এক বছরের জন্য ৩০০০ সাধারণ ব্যবসায়িক হিসাবে তাহার

ব্যবসা চালাইবার উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল।

তারিখ : ২৬/০৬/১৬

মোঃ মোস্তাফিজুর রহমান
সিনিয়র সহকারী সচিব
৪নং মোবারকপুর ইউনিয়ন পরিষদ



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



শামিম উদ্দিন

নাম: মোঃ শামিম উদ্দিন
 Name: Md. Shamim Uddin
 পিতা: মোঃ শুকুরুল হক মল
 মাতা: মোসাঃ হালিমা বেগম
 Date of Birth: 20 Jan 1989
 ID NO: 19897018847000019

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত জন্য
 কোনোও পরামর্শ ছাড়া অন্য কারো কাছে বিক্রি বা অন্য কোনো উদ্দেশ্যে সরানো যাবে না।

ঠিকানা: গ্রাম/রাস্তা: পলা গ্রামপুর, ডাকঘর: মোবারকপুর - ৬৬৩১, শিবগঞ্জ, চাঁপাই
 নবাবগঞ্জ

শুভ্র

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২১/১০/২০১০





Thank You