

Proposed NU Business Name : M/S Shahen Store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shahen Mia Vill: Rashidpur, Union: 7 no Logicpur, Post: Mithapukur, Upazila: Mithapukur, District: Rangpur.
Age	:	32 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 (four) Brothers and 3 (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	:	Mst. Amena Begum
(iii) Father's name	:	Md. Mojibur Rahman
(iv) GB member's info	:	<i>Branch: Rashidpur. Centre # 50/M</i> <i>Loan no.: 8475, Member since October 02, 2000,</i> <i>First loan: Tk. 3,000/-</i> <i>Existing loan: 41,961, Outstanding loan: 37,521</i>
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	:	Class Five
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	1 (one) year experience in selling general retail business. He started this business only with Tk. 35,000. : He has no hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture, brother's income from business and service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01722208597
NU's National ID No.	:	8515867688821
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amena Begum is a GB member since 2000, at first she took GB loan BDT 3,000 (three thousand).
- Gradually he took GB loan several times and utilized it for building house, purchasing land and cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	M/S Shahen Store
Address/ Location	:	Rashidpur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 121,000
Financing	:	Self Tk.71,000 existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 3,500 (Three thousand and five hundred)
Proposed Salary (estimates)	:	Taka 3,500 (Three thousand and five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 14%
(ii) Estimated % of proposed gross profit margin	:	On an average 14%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	1,500	42,000	504,000
Less: Cost of Sales (B)	1,290	36,120	433,440
Gross Profit (C) [C=(A-B)]	210	5,880	70,560
<i>Less: Operating Cost:</i>			
Electricity bill		400	4,800
Generator bill		100	1,200
Shop Rent		300	3,600
Night Guard bill		30	360
Mobile bill		200	2,400
Conveyance		400	4,800
Present Salary (Self)		3,500	42,000
<i>Non Cash Item:</i>			
Depreciation Expenses		72	858
<i>Total Operating Cost (D)</i>		5,002	60,018
Net Profit (C-D):		879	10,542

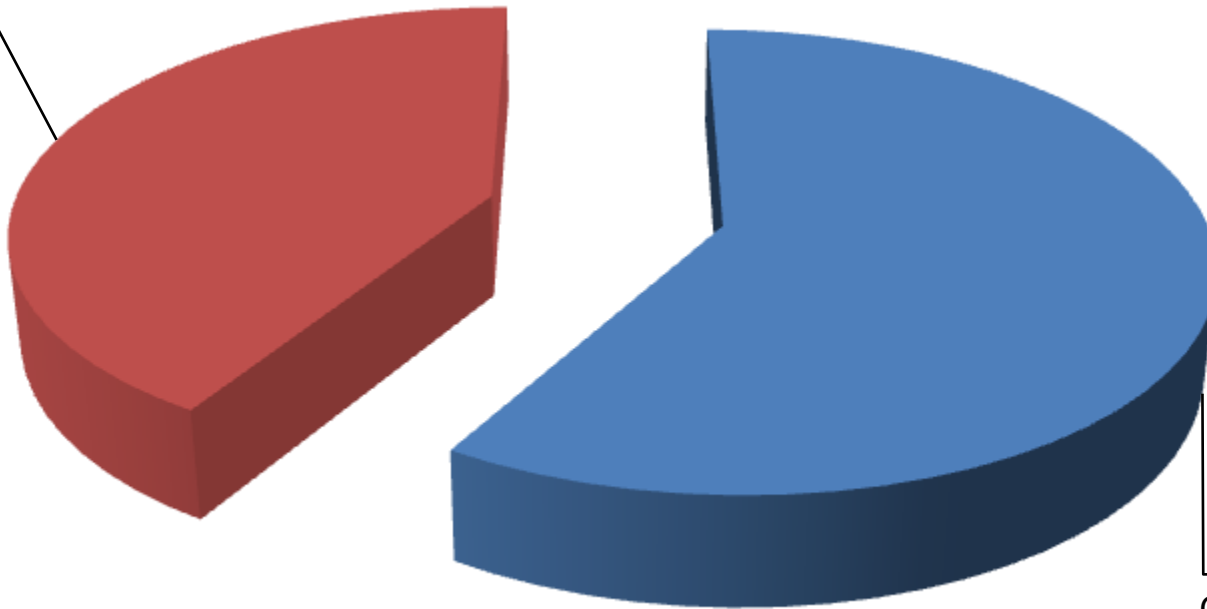
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (rice, pulse, oil, sugar, toothpaste, soap, cosmetics, detergents, salt, spices, milk powder, stationary etc.)	20,262	50,000	70,262
Debtors	7,158	-	7,158
Investment in Furniture	8,580	-	8,580
Advance for shop	35,000	-	35,000
Total Capital	71,000	50,000	121,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 71,000
- Investor's Investment BD 50,000
- Total Capital BDT 121,000

Investor's Investment
41%



Entrepreneur's
Contribution 59%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income (A)	2,475	69,300	831,600	2,846	79,695	956,340
Less: Cost of Sales (B)	2,129	59,598	715,176	2,448	68,538	822,452
Gross Profit (C) [C=(A-B)]	347	9,702	116,424	398	11,157	133,888
Less: Operating Cost:						
Electricity bill		500	6,000		600	7,200
Generator bill		150	1,800		200	2,400
Shop Rent		400	4,800		500	6,000
Night Guard bill		50	600		70	840
Mobile bill (SMS & Reporting)		250	3,000		300	3,600
Conveyance		600	7,200		800	9,600
Ownership Transfer Fee		556	3,333		556	6,667
Proposed Salary-Self		3,500	42,000		4,500	54,000
Non Cash Item:						
Depreciation Expenses		72	858		72	858
Total Operating Cost (D)	-	6,077	69,591	-	7,597	91,165
Net Profit (C-D):	-	3,625	46,833	-	3,560	42,723
Retained Income			46,833			89,556

Note: 1. Agreed Grace Period: Six Months

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

CASH FLOW STATEMENT

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	-
1.2	Net Profit	50,166	49,390
1.3	Depreciation Expenses	858	858
1.4	Opening Balance of Cash Surplus	-	31,024
	Total Cash Inflow	101,024	81,272
2.0	Cash Outflow		
2.1	Products Purchase	50,000	-
2.2	Investment Payback including Ownership Transfer Fee	20,000	40,000
	Total Cash Outflow	70,000	40,000
3.0	Total Cash Surplus	31,024	41,272

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 1
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- One years experience

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 160,556 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;
- Political unrest.

Presented at 2nd In-house Executive Social Business Design Lab
on March 19, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







নির্বাচনী কার্যক্রম পরিচালনা
বাংলাদেশের জনসংযোগ সচিবালয়

৭নং লতিবপুর ইউনিয়ন পরিষদ নির্ভাণ্ডার, বাগেরা।

দ্রোড আইসোল্ড

অনুমতি নং- 142

আইসোল্ড নং- ১৪১ তারিখ ২০১৪-১৫ জারি নং

বই নম্বর ০২

আইসোল্ডকারীর নাম: শেখ সাব্বির হোসেন

পিতা/পামীর নাম: শে. বো. সাদিকুল হোসেন

ঠিকানা: লতিবপুর নির্যাসপুর ইউনিয়ন

পেশার বর্ণনা: গার্মেন্টস

কি রকমের পরিমাণ টাকা: ২০০

কেন্দ্র: সুপ্রভাচন্দ্র পল্লী

যদি কোন ভুল বাবদ/খুতি/শেষা: ০১০০০০০০০০

এই আইসোল্ডের মেয়াদ ০০ জুন ২০১৫ পর্যন্ত মাত্র শর্তাধীন শর্তাবলী অনুযায়ী প্রযোজ্য হবে।

(Signature)
সচিব

৭নং লতিবপুর ইউনিয়ন পরিষদ
নির্ভাণ্ডার, বাগেরা।

তারিখ: ০১/০২/১০১৪

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



নাম: শেখ শাহিন মিয়া
Name: Md Shahan Mia
পিতা: শেখ মজিবুর রহমান
Date of Birth: 02 May 1983
ID NO: 8515867688821

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের নাগরিকদের
কর্তৃত্বের অধীনে রাখা হবে এবং এটি মূলত জাতীয় পরিচয়পত্রের
উপস্থাপনা এবং পরিচয়পত্রের প্রমাণ হিসেবে ব্যবহৃত হবে।

প্রমাণকারী পরিচয়পত্র বাতিল প্রাপ্তি তারিখ: ০১/০২/১০১৪



Thank You