

*Proposed NU Business Name : **Shamem Store***

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



*Project Identified & Information Collected by: **Md. Asaduzzaman***
*Business Proposal Prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Shamem Mia</i> Vill: Mogholtuli, Union: Burnachandra Sekhor, Post: Fashitola, Upazila: Gobindoganj, District: Gaibandha.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	02 (Two) Brothers and 04 (Four) 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. Begum
(iii) Father's name	:	Md. Rezaul Korim
(iv) GB member's info	:	<i>Branch: Fashitola, Gobidoganj, Centre # 15/mo,</i> <i>Loan no.: 8323, Membership since August 01, 2002</i> First loan: Tk. 5,000 Existing loan: Tk. 22,000, Outstanding Loan: 5,724
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 Eight
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.)	:	<p>30 (Thirty) years ago entrepreneur's father started the business with BDT 5,000 (Five thousand) and last 10 (Ten) years he is running the business successfully by his ownership. He started the business only with Tk. 50,000 (Fifty thousand).</p> <p>He has on hand training from his father's grocery Shop (5 Years).</p>
Other Own/Family Sources of Income	:	<p>His Brother's income from agriculture.</p> <p>In addition to he has purchased 01 (One) bigha land and built own residence from the benefit of this business (Shamem Store).</p>
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01734102302
NU's National ID No.	:	3213027886234
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Begum is a GB member since August 01, 2002 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>Shamem Store</i>
Address/ Location	:	Fashitola, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 243,000
Financing	:	Self Tk. 143,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 10,000 (Ten 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.)		

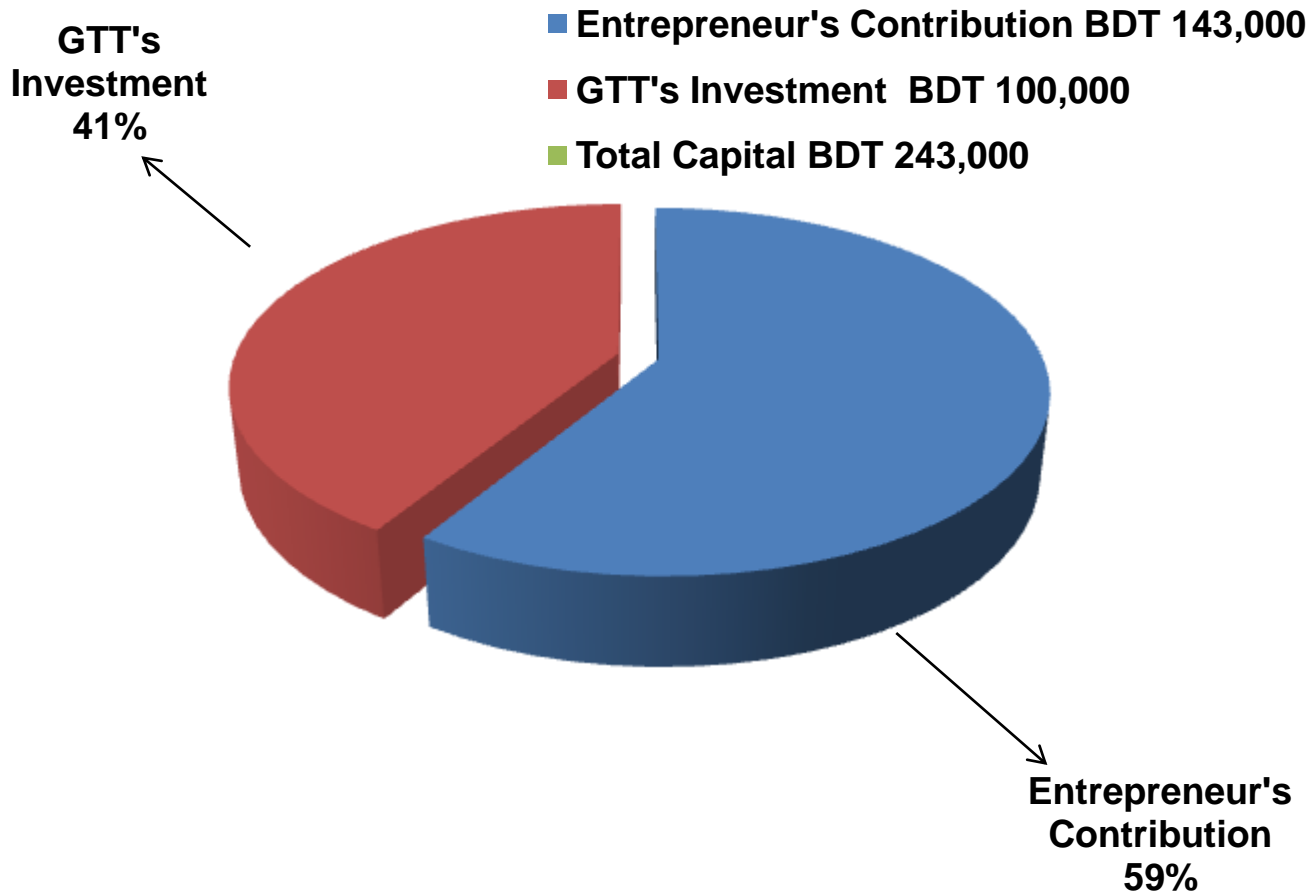
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Grocery & Confectionary item etc.)	3,700	103,600	1,243,200
Less: Cost of sales of products (Product purchase-grocery & confectionary item)	3,145	88,060	1,056,720
Gross Profit (C) [C=(A-B)]	555	15,540	186,480
Less: Operating Cost:			
Electricity bill		600	7,200
Generator bill		300	3,600
Shop Self			-
Mobile bill		300	3,600
Night Guard bill		300	3,600
Conveyance bill		800	9,600
Provision of bed debt		4	50
Present Salary (Family & Self)		8,000	96,000
Present Salary (Assistant-01)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		106	1,270
Total Operating Cost (D)		13,910	166,920
Net Profit (C-D):		1,630	19,560

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item, husk, oil-cake etc.)	Investment in products (Grocery item, Confectionary item and Cosmetics item etc.)	121,000	100,000	221,000
Investment in equipment (weight machine, fan, light, calculator etc.)		2,800	-	2,800
Debtors (Since January, 2016 to at Present)		5,000	-	5,000
Cash in hand		5,700	-	5,700
Decoration (Fixture & Fittings)		8,500	-	8,500
Total Capital		143,000	100,000	243,000

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 (Grocery & Confectionary item etc.)	5,000	140,000	1,680,000	5,850	163,800	1,965,600	6,786	190,008	2,280,096
Less: Cost of sales of products (Product purchase-grocery & confectionary item)	4,250	119,000	1,428,000	4,973	139,230	1,670,760	5,768	161,507	1,938,082
Gross Profit (C) [C=(A-B)]	750	21,000	252,000	878	24,570	294,840	1,018	28,501	342,014
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		850	10,200
Generator bill		320	3,840		320	3,840		350	4,200
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		300	3,600		330	3,960		330	3,960
Conveyance bill		1,300	15,600		2,300	27,600		3,300	39,600
Provision of bed debt		4	50		4	50		4	50
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		10,000	120,000		11,000	132,000		12,000	144,000
Proposed Salary (Assistant-01)		3,000	36,000		3,000	36,000		3,500	42,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		106	1,270		106	1,270		106	1,270
Total Operating Cost (D)	-	17,532	206,380	-	19,862	238,340	-	22,642	271,700
Net Profit (C-D):	-	3,468	45,620	-	4,708	56,500	-	5,860	70,314
Retained Income			45,620			102,120			172,434

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.)

SI #	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)	49,620	64,500	78,314
1.3	Depreciation Expenses	1,270	1,270	1,270
1.4	Opening Balance of Cash Surplus	-	26,890	44,660
	Total Cash Inflow	150,890	92,660	124,244
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	26,890	44,660	76,244

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
Future employment: 0
- Trade License in his own name;
- Ownership of business in his own name;
- He has on hand training;
- Working Experience : 15yrs.

WEAKNESS

- Can not supply goods as per demand;

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers;
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 315,434 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

**Presented at 167th as Yunus Centre and 34th In-house Executive
Social Business Design Lab
(GTT) on January 18, 2016 at Grameen Telecom Trust Premises**

Thank you

Pictures









Small text labels on the top shelf, possibly indicating product names or prices.

GREEN WALKER
WALKER

नि.
धदा











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



নাম: মোঃ শামীম মিয়া
Name: Md Shamem Mia
পিতা: মোঃ রেজাউল করিম
মাতা: মোছাঃ বেগম
Date of Birth: 28 Jun 1984

স্বাক্ষর

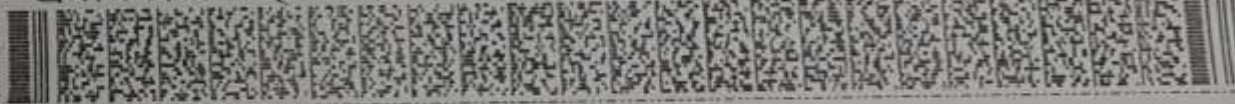
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোনো ব্যক্তি পানোর ক্ষেত্রে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: মোগলটুলী, বার্নাচন্দ্র শেখর, ডাকঘর: ফাঁসিতলা - ৫৭৪০,
গোবিন্দগঞ্জ, গাইবান্ধা

কর্তৃপক্ষ
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

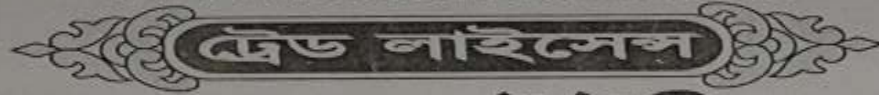
প্রদানের তারিখ: ২১/০৮/২০০৮



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বৎসর ২০২২-২০২৩



১৩নং কামারদহ ইউনিয়ন পরিষদ

ডাকঘরঃ ফাঁসিতলা/চাঁদপাড়া, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

ই নম্বর ০৭

ক্রমিক নম্বর ৪৫৭

লাইসেন্স নম্বর : ১৮৭ কামারদহ ইউনিয়ন তারিখঃ ২৩/১২/২০২২

লাইসেন্সধারীর নাম : মোঃ কামারদহ সিন্ধু

পিতা/স্বামীর নাম : মোঃ রেজাউল কেরিম

ঠিকানা : ফাঁসিতলা, গোবিন্দগঞ্জ, গাইবান্ধা।

পেশার ধরন : মনোহরী ব্যবসায়ী

৩০ ডি/২০২৩

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকাঃ ২০০/- (কথায়ঃ বকেয়া ১০০/-)

প্রাপ্ত হইতে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স

প্রদান করা হল।

তারিখঃ ২৩/১২/২২

চেয়ারম্যানের স্বাক্ষর
সৈয়দ শরিফুল ইসলাম
চেয়ারম্যান
১৩নং কামারদহ ইউ.পি.
গোবিন্দগঞ্জ, গাইবান্ধা।



গ্রামীণ ব্যাংক

কুমিল্লা শেরিফপুর শাখা শাখা

সহজ ঋণের পাশ বই

নাম মোস্তাফিজা বেগম
অণী নং ৮৩২৬
গ্রুপ নং ১২
কেন্দ্র নং ১৫১২
কেন্দ্রের নাম মোস্তাফিজা
বই ইস্যুর তারিখ ২০১৮
শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You