

*Proposed NU Business Name : **Mister 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	:	Md. Kayum Vill: Loshmanpur, Union: Binodpur, Post: Binodpur, Upazila: Shivganj, District: Chapainawabganj.
Age	:	30 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	05 (Five) 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	:	Mst. Jubela Begum
(iii) Father's name	:	Md. Mosharaf Hossain
(iv) GB member's info	:	<i>Branch: Binodpur, Centre # 33/mo,</i> <i>Loan no.: 2443/1, Membership since November 10, 2012</i> First loan: Tk. 3,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk. 14,000
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.)	:	05 (Five) years experience in running his own business. He started the business with BDT 25,000 (Twenty five thousand). : He has 06 (Six) years working experiences as a farmer.
Other Own/Family Sources of Income	:	His father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01757952035
NU's National ID No.	:	7018810868747
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Jubela Begum is a GB member since November 10, 2012 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for cultivation and purchasing cow.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mister Store</i>
Address/ Location	:	Khasher hat, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 217,000
Financing	:	Self Tk. 167,000 (from existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four thousand)
Proposed Salary	:	BDT 5,000 (Five 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)	3,200	89,600	1,075,200
Less: Cost of Sales / Products (B)	2,720	76,160	913,920
Gross Profit (C) [C=(A-B)]	480	13,440	161,280
Less: Operating Cost:			
Electricity bill		200	2,400
Shop rent		500	6,000
Mobile bill		200	2,400
Night Guard bill		40	480
Conveyance bill		200	2,400
Present Salary (Family & self)		4,000	48,000
Provision of bad debt		9	110
Other Cost (Stationary & Entertainment etc.)		600	7,200
Non Cash Item:			
Depreciation Expenses		163	1,958
Total Operating Cost (D)		5,912	70,948
Net Profit (C-D):		7,528	90,333

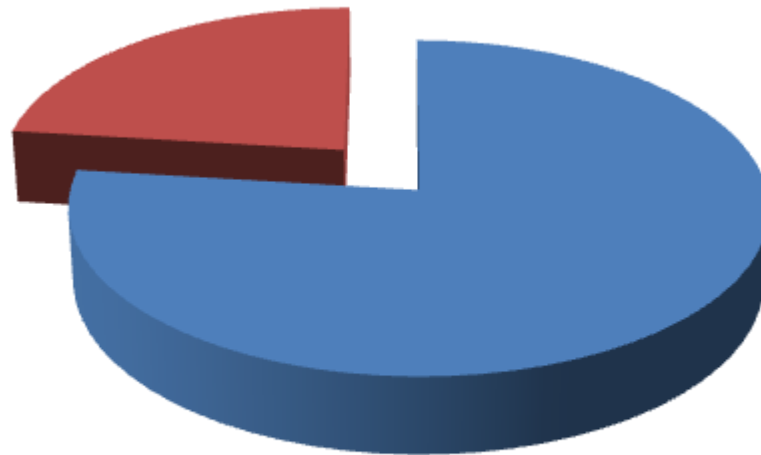
PRESENT & PROPOSED INVESTMENT BREAKDOWN

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.)	132,072	50,000	182,072
Investment in Machineries and Equipments (weight balance, bulb and fan etc.)		1,550		1,550
Cash in Hand		878		878
Advance for Shop		10,000		10,000
Debtors (Since August, 2016 to at present)		11,000		11,000
Decoration (fixture and fittings)		11,500		11,500
Total Capital		167,000	50,000	217,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 167,000
- GTT's Investment BDT 50,000
- Total Capital BDT 217,000

GTT's
Investment
23%



Entrepreneur's
Contribution
77%

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)	4,500	126,004	1,512,054	5,040	141,125	1,693,500	5,443	152,415	457,245
Less: Cost of Sales / Products (B)	3,825	107,104	1,285,246	4,284	119,956	1,439,475	4,627	129,553	388,658
Gross Profit (C) [C=(A-B)]	675	18,901	226,808	756	21,169	254,025	817	22,862	68,587
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	1,800
Shop rent		500	6,000		500	6,000		500	1,500
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	1,500
Night Guard bill		40	480		60	720		80	240
Conveyance		400	4,800		600	7,200		800	2,400
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		417	3,750		417	5,000		417	1,250
Proposed Salary-(Family & Self)		5,000	60,000		6,000	72,000		6,500	19,500
Provision of bad debt		9	110		9	110		9	28
Other Cost (stationary & Entertainment etc.)		900	10,800		1,200	14,400		1,500	4,500
Non Cash Item:									
Depreciation Expenses		163	1,958		163	1,958		41	489
Total Operating Cost (D)	-	8,384	99,358	-	10,004	120,048	-	11,002	33,372
Net Profit (C-D)	-	10,517	127,451	-	11,165	133,978	-	11,861	35,215
Retained Income			127,451			261,428			296,643

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	131,201	138,978	36,465
1.3	Depreciation Expenses	1,958	1,958	489
1.4	Opening Balance of Cash Surplus	878	111,536	222,471
	Total Cash Inflow	184,036	252,471	259,425
2.0	Cash Outflow			
2.1	Product Purchase	50,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	22,500	30,000	7,500
	Total Cash Outflow	72,500	30,000	7,500
3.0	Total Cash Surplus	111,536	222,471	251,925

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled & working experience : 11 years.

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 463,643 after 2 years excluding payback of investor's money.

THREATS

- 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



কাপড়কে করে তোলে
নতুনের মতো সাদা



থাকুন উজ্জ্বল, সবসময়

মিষ্টার স্টোর,

খাসেরহাট, শিবগঞ্জ, চাঁপাইনবাবগঞ্জ।

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MARISE





MARIZE











কেন্দ্র বিজ্ঞানোদপূর ইউনিয়ন পরিষদ

ট্রেড লাইসেন্স

ক্রমিক নং- 985 লাইসেন্স নং- ৬৫৫/১৬

ইস্যু তারিখ- শ্রীমন্তের স্টোর তারিখ ০৮/১১/১৬

লাইসেন্সধারীর নাম- শ্রীমন্তের কুইন্স লিফট

নিত্য/স্বামীর নাম- মোঃ মোস্তাফিজ হোসেন

গ্রাম/মহল্লা- লক্ষ্মীনাথপুর ডাকঘর- বিজ্ঞানোদপূর

উপজেলা : শিবগঞ্জ, জেলা : চাঁপাইনবাবগঞ্জ।

ব্যবসার ধরন- খুদি খ্যান বেকাল

ব্যবসার স্থান- শ্রীমন্তের স্টোর

লাইসেন্স ফি- ২০০ টাকা

কথায়- দুই লাখ দেওয়া হয়ে

মাত্রা প্রদান করায় তারিখ- ২০১৬/২০১৭ এক/অর্থ বৎসরের টেমপ্লেট

স্বাক্ষর করায় সুবিধায় জন্য অত্র বিজ্ঞানোদপূর ইউনিয়ন পরিষদ এর অনুমতি প্রদান করা হলো।



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



নাম: মোঃ কাইয়ুম

Name: Md. Kayum

পিতা: মোঃ মোশাররফ হোসেন

মাতা: মোসাঃ জুবৈলা বেগম

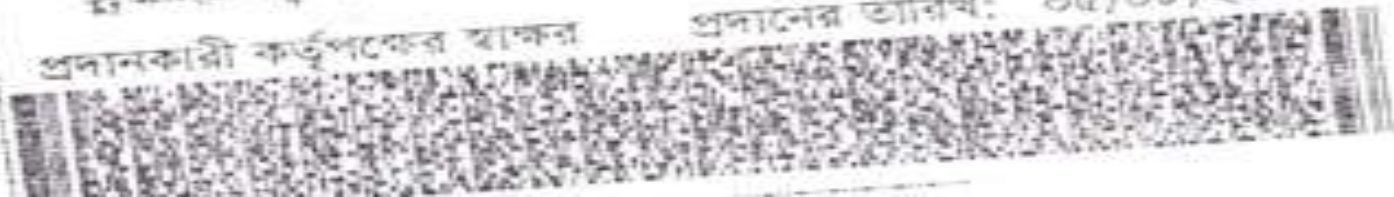
Date of Birth: 01 Mar 1986

ID NO: 7018810868747

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী দায়িত্ব এবং
কোথাও পাওয়া গেলে নিচের পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: গ্রাম/পোষ্টা: লজমানপুর, ডাকঘর: বিনোদপুর - ১৩৪২, শিলশায়,
উপজিলা/জিলা:

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০৫/০৮/২০০৮



Thank You