



# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b><i>Md. Shamim Reja</i></b> Vill: Ramnagar, Union: Ramnagar, Post: Rajarhat, Upazila: kotwali, District: Jessore.
Age	:	31 Years
Marital status	:	married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One ) Brother & 02 (Two) 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. Morzina Begum
(iii) Father's name	:	Md. Shajahan Ali
(iv) GB member's info	:	<i>Branch:</i> Narendrapur, Jessore. Center- 18/m <i>Loan no.:</i> 5053, Member since June 25 , 2004 First loan: Tk. 7000 Existing loan: Tk.120,000, Outstanding loan: TK. 75,250
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., 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.)	:	07 (Seven) years experiences is running the business. He started the business only with Tk.100,000 (One lac). : He has on hand training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01912175301
NU's National ID No.	:	41147923711827
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Morzina Begum is a GB member since June 25, 2004 at first she took GB loan BDT 7,000 (Seven thousand).
- Gradually she took loan several times and utilized it by purchasing cow and assisting her husband business.
- Finally GB loan helped her in improving economic condition, livelihood and expanding the existing business of her son.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Shamim store</i></b>
Address/ Location	:	Ramnagor, Razarhat, Jessore.
Total Investment in BDT	:	BDT 502,000
Financing	:	Self Tk. 302,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine thousand)
Proposed Salary (estimates)	:	BDT 10,000 (Ten thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
<b>Sales income from products (A)</b>	7,850	219,800	2,637,600
<b>Less: Cost of sales of products (product purchase) (B)</b>	7,065	197,820	2,373,840
<b>Gross Profit (C) [C=(A-B)]</b>	785	21,980	263,760
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Shop Rent		1,600	19,200
Mobile bill		1,000	12,000
Night Guard bill		100	1,200
Conveyance		3,000	36,000
Provision of bad Debt		53	630
Present Salary (Self & family)		9,000	108,000
Other Cost (stationary & Entertainment etc.)		800	9,600
<b>Non Cash Item:</b>			
Depreciation Expenses		167	1,999
<b>Total Operating Cost (D)</b>		<b>16,119</b>	<b>193,429</b>
<b>Net Profit (C-D):</b>		<b>5,861</b>	<b>70,331</b>

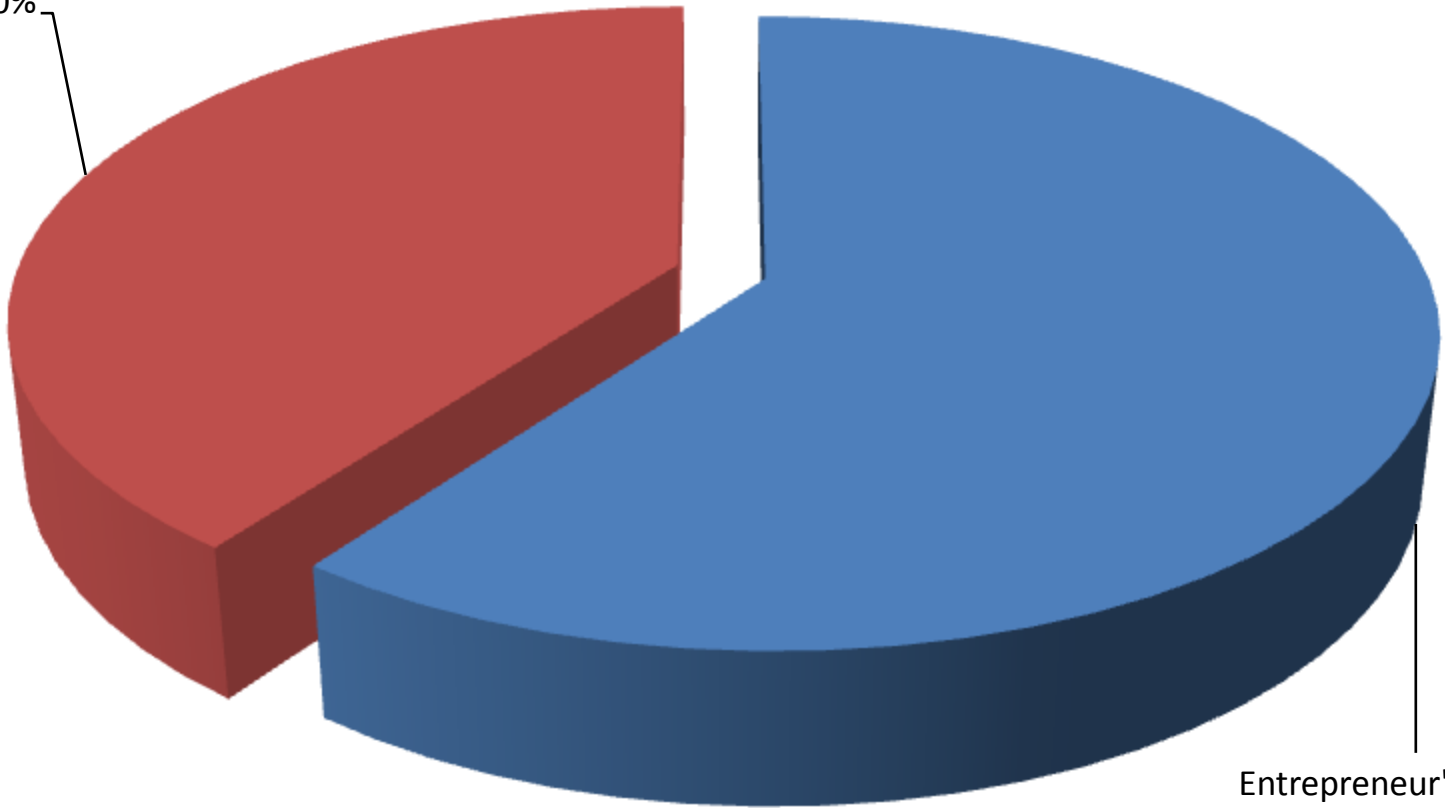
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (oil, rice, pulses, onion, garlic, spice, biscuit, soap, coal, soft drinks, cake, pickles, juice, confectionary item, bakery item, sugar, flour and tea leaf etc)	Investment in products (grocery item etc)	181,000	200,000	381,000
Investment in Equipments (bicycle-1, bulb and fan etc.)		5,000		5,000
Cash in hand		15,512		15,512
Debtors (Since January, 2016 to at present)		63,000		63,000
Advance for shop		25,000		25,000
Decoration ( fixture and fittings)		12,488		12,488
<b>Total Capital</b>		<b>302,000</b>	<b>200,000</b>	<b>502,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 302,000
- GTT's Investment BDT 200,000
- Total Capital BDT 502,000

GTT's Investment  
40%



Entrepreneur's  
Contribution 60%



# ***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
<b>Estimated sales income from products (A)</b>	10,000	280,003	3,360,039	11,500	322,004	3,864,044	12,650	354,204	4,250,449
<b>Less: Cost of sales of products (product purchase) (B)</b>	9,000	252,003	3,024,035	10,350	289,803	3,477,640	11,385	318,784	3,825,404
<b>Gross Profit (C) [C=(A-B)]</b>	1,000	28,000	336,004	1,150	32,200	386,404	1,265	35,420	425,045
<b>Less: Operating Cost:</b>									
Electricity bill		500	6,000		600	7,200		700	8,400
Shop Rent		1,600	19,200		1,600	19,200		1,600	19,200
Mobile bill (SMS & Reporting)		1,300	15,600		1,400	16,800		1,500	18,000
Night Guard bill		200	2,400		300	3,600		400	4,800
Conveyance		4,000	48,000		4,500	54,000		5,000	60,000
Provision of bad Debt		53	630		53	630		53	630
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		10,000	120,000		11,000	132,000		12,000	144,000
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,500	18,000		1,600	19,200
Depreciation Expenses		167	1,999		167	1,999		167	1,999
<b>Total Operating Cost (D)</b>	-	20,497	237,699	-	22,497	269,969	-	24,397	292,769
<b>Net Profit (C-D):</b>	-	7,503	98,305	-	9,703	116,436	-	11,023	132,276
<b>Retained Income</b>			98,305			214,741			347,017

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Quarterly 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>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	106,305	132,436	148,276
1.3	Depreciation Expenses	1,999	1,999	1,999
1.4	Opening Balance of Cash Surplus	-	60,304	98,738
	<b>Total Cash Inflow</b>	<b>308,304</b>	<b>194,738</b>	<b>249,013</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>248,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>60,304</b>	<b>98,738</b>	<b>153,013</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 0  
Others (beyond family): 0
- Future employment: 0
- Trade license of Business in own name;
- Good reputation;
- Family business;
- He has on hand training;
- Skilled and working experience: 07 years;

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 649,017 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors.

Presented at 181<sup>st</sup> as Yunus Centre and 40<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on February 08, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures





Lipton

TETUL

Morfin

Masli







# ১১নং রায়নগর ইউনিয়ন পরিষদ

উপজেলা : যশোর সদর, জেলা : যশোর।

অর্থ বৎসর-২০১৫-২০১৬

**ট্রেড লাইসেন্স**

তারিখ : ১৮/৮/১৫

বই নং- 1799

লাইসেন্স নং-

প্রতিষ্ঠানের নাম, মেসার্স

কার্পাস ষ্টোর

লাইসেন্সধারীর নাম :

শ্রীঃ কার্পাস ষ্টোর

পিতা / স্বামীর নাম :

শ্রীঃ মাহাশূন আলী

স্থায়ী/অস্থায়ী ঠিকানা :

বান্ধাবাড়ি, বাগাবাড়ি, বন্দু, মহলাঃ

ব্যবসার স্থান

বাগাবাড়ি মেডু

ব্যবসার ধরণ

খুদি আমদানি

৩০/৮/১৬

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ

১৫০/- টাকা। (টাকা কথায়)

১৫০০০/-

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা

খুদি আমদানি

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

সচিব

মোঃ আলিয়াব রহমান

১৮/৮/১৫

চেয়ারম্যান

মোঃ মোস্তাফিজ হাসান



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



নাম: মোঃ শামীম রেজা  
Name: Md. Shamim Reja

পিতা: মোঃ শাহজান আলী

মাতা: মোছাঃ মর্জিনা বেগম

Date of Birth: 20 Jan 1985

ID NO: 4114792371827

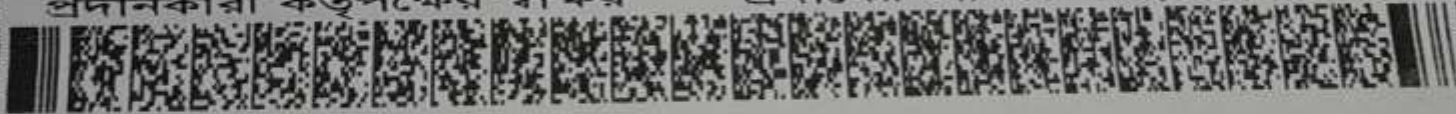
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: রাম নগর, রাম নগর, ডাকঘর: রাজার হাট - ৭৪০০,  
কোতয়ালী, যশোর

রক্তের গ্রুপ / Blood Group: AB+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৪/০৫/২০০৮





**Thank You**