

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



*Business Proposal Identified by: **Md. Shahidul Islam, Asst. Officer, Kaunia Unit, Rangpur.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Mominul Islam Vill: Holdibari, Union: 05 no. Balapara, Post: Kaunia Upazila: Kaunia, District: Rangpur.
Age	: 26 years
Marital status	: Unmarried
Children	: N/A
No. of siblings:	: 02 (Two) 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. Dulali Begum
(iii) Father's name	: Late. Solaiman Miah
(iv) GB member's info	: <i>Branch: Balapara, Kaunia, Centre # 03/mo,</i> <i>Loan no.: 1447, Member since August 15, 2007</i> First loan: Tk. 5,000 Existing loan: Tk. 10,000, Outstanding loan: Tk. 6,040
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur
(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	:	Masters-(Political Science)-Continuing
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from agriculture and livestock business.
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>05 (Five) years experience is running his own business. He started the business with BDT 150,000 (One lac fifty thousand).</p> <p>He has on hand training from his father's grocery business during his education period (5Yrs).</p> <p>He has taken 06 (Six) months training on Computer Program from Liton Institute and Engineering Center of Kaunia, Rangpur.</p>
Other Own/Family Sources of Income	:	His younger brother's income from fertilizer business and entrepreneur's business as an assistant. His family's another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740228555
NU's National ID No.	:	19928514227000311
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Dulali Begum is a GB member since August 15, 2007 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized for repairing house, purchasing cows, cultivation purposes and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Solaiman Store</i>
Address/ Location	:	Holdibari, Solaiman bazar, Kaunia, Rangpur.
Total Investment in BDT	:	Tk. 562,000
Financing	:	Self Tk. 362,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 18%
(ii) Estimated % of proposed gross profit margin	:	On an average 18% and commission from bKash 100%
(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	3,000	84,000	1,008,000
Less: Cost of products (Products Purchase) (B)	2,460	68,880	826,560
Gross Profit (C) [C=(A-B)]	540	15,120	181,440
Less: Operating Cost:			
Electricity bill		700	8,400
Shop Self		-	-
Mobile bill		500	6,000
Conveyance bill		1,500	18,000
Provision of bad Debt		37	447
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-01-brother)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		700	8,400
Non Cash Item:			
Depreciation Expenses		296	3,551
Total Operating Cost (D)		11,733	140,798
Net Profit (C-D):		3,387	40,642

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, tea leaf, betel leaf, betel nut, plastic item etc.)	Investment in products (Grocery item and plastic item, cow feed, poultry feed, husk, oil-cake, etc.)	287,130	150,000	437,130
Investment in bKash		-	50,000	50,000
Investment in equipment (T.V, fan, light etc.)		18,600	-	18,600
Cash in hand		10,000	-	10,000
Debtors (Since March, 2016 to at present)		44,700	-	44,700
GB Outstanding loan		(6,040)	-	(6,040)
Decoration (fixture and fittings)		7,610	-	7,610
Total Capital		362,000	200,000	562,000

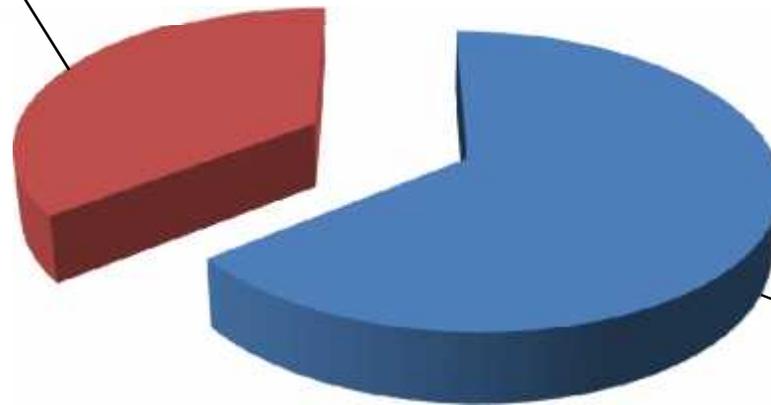
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 362,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 562,000

GTT's
Investment 36%



Entrepreneur's
Contribution
64%

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
Estimated sales income from products	5,500	154,000	1,848,000	6,050	169,400	2,032,800	6,655	186,340	2,236,080
Est. Commission from bKash	60	1,680	20,160	66	1,848	22,176	73	2,033	24,394
Total Income from Sales & Services (A)	5,560	155,680	1,868,160	6,116	171,248	2,054,976	6,728	188,373	2,260,474
Less: Cost of products (Products Purchase) (B)	4,510	126,280	1,515,360	4,961	138,908	1,666,896	5,457	152,799	1,833,586
Gross Profit (C) [C=(A-B)]	990	27,720	332,640	1,089	30,492	365,904	1,198	33,541	402,494
Less: Operating Cost:									
Electricity bill		900	10,800		1,000	12,000		1,300	15,600
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Conveyance bill		2,500	30,000		2,800	33,600		3,300	39,600
Provision of bad Debt		37	447		37	447		37	447
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		8,000	96,000		8,500	102,000		9,000	108,000
Proposed Salary (Assistant-01-brother)		6,000	72,000		6,500	78,000		7,000	84,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,200	14,400		1,500	18,000
Non Cash Item:									
Depreciation Expenses		296	3,551		296	3,551		296	3,551
Total Operating Cost (D)	-	21,017	244,198	-	22,467	269,598	-	24,567	294,798
Net Profit (C-D):	-	6,704	88,442	-	8,026	96,306	-	8,975	107,696
Retained Income			88,442			184,748			292,444

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	96,442	112,306	123,696
1.3	Depreciation Expenses	3,551	3,551	3,551
1.4	Opening Balance of Cash Surplus	-	45,953	65,810
	Total Cash Inflow	299,993	161,810	193,057
2.0	Cash Outflow			
2.1	Product Purchase & bKash	200,000	-	-
2.2	Payback to GB loan	6,040		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	254,040	96,000	96,000
3.0	Total Cash Surplus	45,953	65,810	97,057

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Brother) 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 and working experiences (10years);	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services 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 (Retail & Wholesale);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 654,444 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;<input type="checkbox"/> Theft;

Presented at 252nd as Yunus Centre and 69th In-house
Executive Social Business Design Lab
(GTT) on May 17, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures

টিজ কোর
KHA DIN I FEEL UP
মোবাইল: ০১৭৮৮১৭৪৭১৭

টিজ কোর
KHA DIN I FEEL UP
মোবাইল: ০১৭৮৮১৭৪৭১৭





















एन सी ई आर टी ई काउन्सिल
एन सी ई आर टी ई काउन्सिल
एन सी ई आर टी ई काउन्सिल

एन सी ई आर टी ई काउन्सिल

405

एन सी ई आर टी ई काउन्सिल

क्रमांक : 405

पत्रिका क्रमांक : 8000 दिनांक 1-1-2007

पत्रिका का नाम : एन सी ई आर टी ई काउन्सिल

पत्रिका का विषय : शिक्षण विज्ञान

पत्रिका का भाषा : हिन्दी

पत्रिका का प्रकाशक : एन सी ई आर टी ई काउन्सिल

पत्रिका का सम्पादक : एन सी ई आर टी ई काउन्सिल

पत्रिका का प्रकाशन : 2007

पत्रिका का मूल्य : 2.00 रु.

Handwritten signature and stamp at the bottom left.

Handwritten signature at the bottom right.



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
 Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মমিনুল ইসলাম

Name: Md Mominal Islam

পিতা: মোঃ হোসায়দান মিয়া

মাতা: মোছাঃ তুলসী বেগম

Date of Birth: 29 Oct 1990



ID NO: 19908514227000311

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্র
 হোল্ডারের মৃত্যুর পরে সর্বদা সঠিক পন্থায় ফেরত দেওয়া হবে।
 সরকার, প্রোগ্রামার: ইসলামিক প্রোগ্রামার - ১৯৯৯, মসিউর, ঢাকা

Signature

জাতীয় পরিচয়পত্র হোল্ডারের নাম: মোঃ মমিনুল ইসলাম

DATE	TIME	TEMP	WIND	MOON	SEA	WAVE	WIND	TEMP	WIND	TEMP	WIND	TEMP
10/10	08:00	22.5	10	1/4	1/2	1/2	10	22.5	10	22.5	10	22.5
10/10	09:00	23.0	12	1/4	1/2	1/2	12	23.0	12	23.0	12	23.0
10/10	10:00	23.5	15	1/4	1/2	1/2	15	23.5	15	23.5	15	23.5
10/10	11:00	24.0	18	1/4	1/2	1/2	18	24.0	18	24.0	18	24.0
10/10	12:00	24.5	20	1/4	1/2	1/2	20	24.5	20	24.5	20	24.5
10/10	13:00	25.0	22	1/4	1/2	1/2	22	25.0	22	25.0	22	25.0
10/10	14:00	25.5	25	1/4	1/2	1/2	25	25.5	25	25.5	25	25.5
10/10	15:00	26.0	28	1/4	1/2	1/2	28	26.0	28	26.0	28	26.0
10/10	16:00	26.5	30	1/4	1/2	1/2	30	26.5	30	26.5	30	26.5
10/10	17:00	27.0	32	1/4	1/2	1/2	32	27.0	32	27.0	32	27.0
10/10	18:00	27.5	35	1/4	1/2	1/2	35	27.5	35	27.5	35	27.5
10/10	19:00	28.0	38	1/4	1/2	1/2	38	28.0	38	28.0	38	28.0
10/10	20:00	28.5	40	1/4	1/2	1/2	40	28.5	40	28.5	40	28.5
10/10	21:00	29.0	42	1/4	1/2	1/2	42	29.0	42	29.0	42	29.0
10/10	22:00	29.5	45	1/4	1/2	1/2	45	29.5	45	29.5	45	29.5
10/10	23:00	30.0	48	1/4	1/2	1/2	48	30.0	48	30.0	48	30.0

DATE	TIME	TEMP	WIND	MOON	SEA	WAVE	WIND	TEMP	WIND	TEMP	WIND	TEMP
10/10	08:00	22.5	10	1/4	1/2	1/2	10	22.5	10	22.5	10	22.5
10/10	09:00	23.0	12	1/4	1/2	1/2	12	23.0	12	23.0	12	23.0
10/10	10:00	23.5	15	1/4	1/2	1/2	15	23.5	15	23.5	15	23.5
10/10	11:00	24.0	18	1/4	1/2	1/2	18	24.0	18	24.0	18	24.0
10/10	12:00	24.5	20	1/4	1/2	1/2	20	24.5	20	24.5	20	24.5
10/10	13:00	25.0	22	1/4	1/2	1/2	22	25.0	22	25.0	22	25.0
10/10	14:00	25.5	25	1/4	1/2	1/2	25	25.5	25	25.5	25	25.5
10/10	15:00	26.0	28	1/4	1/2	1/2	28	26.0	28	26.0	28	26.0
10/10	16:00	26.5	30	1/4	1/2	1/2	30	26.5	30	26.5	30	26.5
10/10	17:00	27.0	32	1/4	1/2	1/2	32	27.0	32	27.0	32	27.0
10/10	18:00	27.5	35	1/4	1/2	1/2	35	27.5	35	27.5	35	27.5
10/10	19:00	28.0	38	1/4	1/2	1/2	38	28.0	38	28.0	38	28.0
10/10	20:00	28.5	40	1/4	1/2	1/2	40	28.5	40	28.5	40	28.5
10/10	21:00	29.0	42	1/4	1/2	1/2	42	29.0	42	29.0	42	29.0
10/10	22:00	29.5	45	1/4	1/2	1/2	45	29.5	45	29.5	45	29.5
10/10	23:00	30.0	48	1/4	1/2	1/2	48	30.0	48	30.0	48	30.0

Handwritten notes at the top of the right page, possibly describing the data or the location.

Vertical handwritten notes on the right side of the right page, possibly a log or additional observations.



ଘାଣ୍ଟିନ ବ୍ୟାଙ୍କ
ବିନାପାଠା ବାଉଁଶିଆ ଶାଖା

ସହଜ କର୍ମର ପାଳନ ରହି

ନାମ	ସୁଲକ୍ଷଣା
କର୍ମୀ ନଂ	୧୮୮୨୭
ଜାମା ନଂ	୫
ଫୋନ୍ ନଂ	୭୧୩୩
ଫୋନ୍ ନଂ	ସୁଲକ୍ଷଣା ଶାଖା
ଫୋନ୍ ନଂ	୨୫୩୩୩୩
ଫୋନ୍ ନଂ	୧୧

Thank You