

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



*Business Proposal Identified & Prepared by: **Md. Jamshed Ali Sarker, Asst. Officer,***
Saghat Unit, Gaibandha.
*Business Proposal Verified by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Aminul Islam Vill: Putimari, Union: 4 no. Mukti Nagar, Post: Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	: 27 years
Marital status	: Married
Children	: Nil
No. of siblings:	: 01 (One) Brother and 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. Asia Begum
(iii) Father's name	: Md. Nasim Uddin
(iv) GB member's info	: <i>Branch: Mukti Nagar, Saghata, Centre # 05/mo</i> <i>Loan no.: 9409, Member since 12 February, 2012</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding loan: Tk. 15,000
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	:	H.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from cultivation & 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.)	:	09 (Nine) years experience in running his own business. He started the business with BDT 20,000 (Twenty Thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from entrepreneur's business as an assistant. : From the earning his present business income he has built a tin shed house, purchased 09 (nine) decimal land and bearing his younger sister's education expenses. In addition to he has given 30 (Thirty Thousand) taka advance for his shop place from the benefit of this business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01725916205
NU's National ID No.	:	3218895112776
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asia Begum is a GB member since 12 February, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing goats and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Amin Varieties Store</i>
Address/ Location	:	Putimari, Saghata Bazar, Gaibandha.
Total Investment in BDT	:	Tk. 133,700
Financing	:	Self Tk.73,700 (from existing business) Required Investment Tk. 60,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan	:	
(i) 20% of present gross profit margin	:	On an average 20%
(ii) Estimated 20% of proposed gross profit margin	:	On an average 20%
	:	

INFO ON EXISTING BUSINESS OPERATIONS

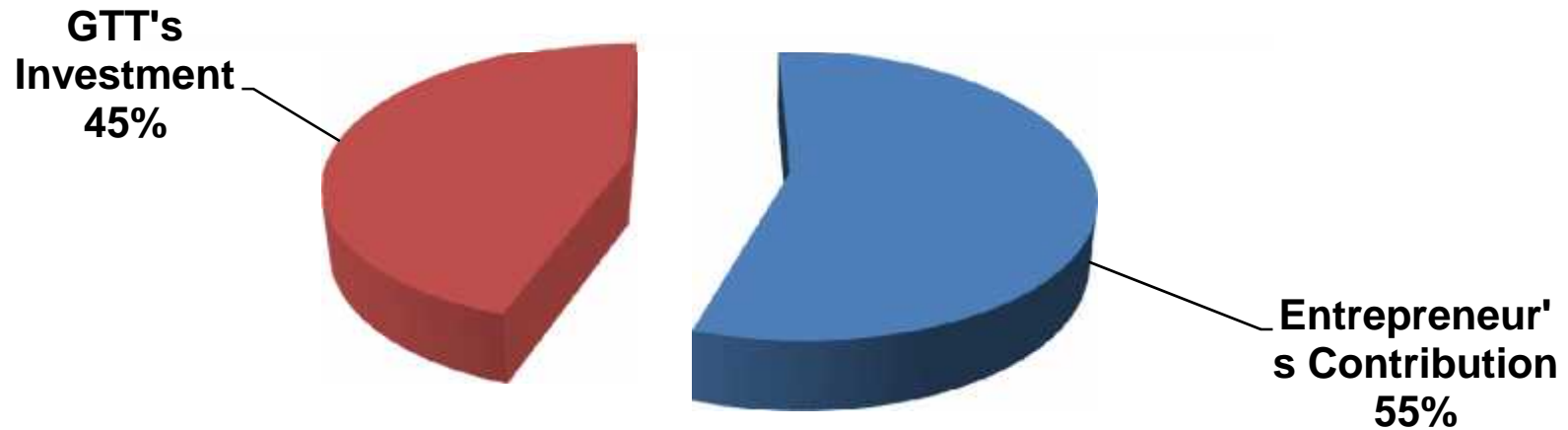
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (A)	1,700	47,600	571,200
Less: Cost of products (B)	1,360	38,080	456,960
Gross Profit (C) [C=(A-B)]	340	9,520	114,240
Less: Operating Cost:			
Electricity bill		300	3,600
Shop Rent		400	4,800
Mobile bill		300	3,600
Conveyance bill		300	3,600
Provision of bad Debt		5	65
Present Salary (Self & family)		4,500	54,000
Present Salary (Assistant-1-Father)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		150	1,800
Total Operating Cost (D)		7,955	95,465
Net Profit (C-D):		1,565	18,775

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, soft drinks, betel leaf & betel nut, fruits etc.)	Investment in products (Grocery item, soft drinks, betel leaf & betel nut, fruits etc.)	34,830	30,000	64,830
Investment in Machineries & equipment (Fan, light,)	Refrigerator-1 etc.	1,060	30,000	31,060
Cash in hand		9,810	-	9,810
Debtors (Since March, 2016 to at present)		6,500	-	6,500
Creditors (Since April, 2016 to at present)		3,000	-	3,000
GB Loan Outstanding		(15,000)	-	(15,000)
Decoration (fixture and fittings)		3,500	-	3,500
Advance for Shop		30,000	-	30,000
Total Capital		73,700	60,000	133,700

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 73,700
- GTT's Investment BDT 60,000
- Total Capital BDT 133,700



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 (A)	2,700	75,600	907,200	3,213	89,964	1,079,568	3,534	98,960	1,187,525
Less: Cost of products (B)	2,160	60,480	725,760	2,570	71,971	863,654	2,827	79,168	950,020
Gross Profit (C) [C=(A-B)]	540	15,120	181,440	643	17,993	215,914	707	19,792	237,505
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Conveyance bill		600	7,200		1,600	19,200		2,600	31,200
Provision of bad Debt		5	65		5	65		5	65
Ownership Transfer Fee		400	2,400		400	4,800		400	4,800
Proposed Salary (Self & family)		5,500	66,000		6,000	72,000		6,000	72,000
Proposed Salary (Assistant-01-Father)		2,000	24,000		2,500	30,000		2,800	33,600
Bank Charge (DD, PO, SC)		200	2,400		300	3,600		400	4,800
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		900	10,800
Non Cash Item:									
Depreciation Expenses		150	1,800		150	1,800		150	1,800
Total Operating Cost (D)	-	11,255	132,665	-	13,655	163,865	-	15,155	181,865
Net Profit (C-D):	-	3,865	48,775	-	4,337	52,049	-	4,637	55,640
Retained Income			48,775			100,824			156,464

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	60,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	51,175	56,849	60,440
1.3	Depreciation Expenses	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	23,575	53,424
	Total Cash Inflow	112,975	82,224	115,664
2.0	Cash Outflow			
2.1	Product Purchase	60,000	-	-
2.2	GB Loan Outstanding	15,000		
2.3	Investment Payback including Ownership Transfer Fee	14,400	28,800	28,800
	Total Cash Outflow	89,400	28,800	28,800
3.0	Total Cash Surplus	23,575	53,424	86,864

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father) Others (beyond family): 0 Future employment:0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled and working experiences (09Yrs);	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods 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);<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 230,164 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;

Presented at 268th as Yunus Centre and 74th In-house
Executive Social Business Design Lab
(GTT) on 02 June, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



















শেখ হাসিনা ১৩

কুমিল্লা মুন্সিঙ্গার ইউনিয়ন পরিষদ

উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

ট্রেড লাইসেন্স

অর্থ বৎসর ২০১৫-২০১৬ইং

বই নম্বর : ০১

লাইসেন্স নম্বর : ৭৫ তারিখ : ২৯/০৭/২০১৬

লাইসেন্সধারীর নাম : আমিন ছাফিকুল ডিয়ার

পিতা/মাতার নাম : মোঃ হুমায়ূন আমিনুল ইসলাম

ঠিকানা : প্রতীমারী, ইদহান, সাঘাটা, গাইবান্ধা

পেশার ধরন : স্থায়ী কর্মসূচী

ফি প্রদানের পরিমাণ টাকা : ২০০/-

কক্ষ : এক সাত টানা সড়ক

প্রাপ্ত হয়ে তার ব্যবসা/বাণিজ্য/পেশা আগামী ৩০শে জুন ২০১৬ইং পর্যন্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৯/০৭/২০১৬

স্বাক্ষর
মোঃ আব্দুল হক
প্রোগ্রামার
কুমিল্লা মুন্সিঙ্গার ইউনিয়ন পরিষদ
উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।



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



নাম: মোঃ আমিনুল ইসলাম

Name: Md Aminul Islam

পিতা: মোঃ মাহিম হুসিন

মাতা: মোহাঃ আরিফা বেগম

Date of Birth: 25 Apr 1989

ID NO: 3218896112776

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত এবং
 শুধুমাত্র পরিচয় প্রদানে সীমিত। এটি অনন্য এবং সেরাজে অন্য অনুরোধ করা হলে
 প্রাপ্য প্রমাণসহ পুনর্নির্মাণ, পুনিসাধী, অংশগত, পুনরায় প্রস্তুত করা হলে - ৪৭৪০, ঢাকা, বাংলাদেশ।

প্রস্তুতকারী কার্ভ পলিমার ইন্ডাস্ট্রি

প্রদানের তারিখ: 31/08/2008





স্বাস্থ্য সচিবালয়

স্বাস্থ্য সচিবালয়

সহজ ক্রমের পাশ বই

নাম: স্বাস্থ্য সচিবালয়

বই নং: ০-১০০

পৃষ্ঠা নং: ১৫

ক্রম নং: ১০০

ক্রমিক নং: ১০০

বই সংগ্রহকারী: স্বাস্থ্য সচিবালয়

স্বাক্ষর: স্বাস্থ্য সচিবালয়



Thank You