

**Proposed NU Business Name : M/S Shahen Store**



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

Name and address	:	<b>Md. Shahen Mia</b> Vill: Rashidpur, Union: 7 no Logicpur, Post: Mithapukur, Upazila: Mithapukur, District: Rangpur.
Age	:	32 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	4 (four) Brothers and 3 (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. Amena Begum
(iii) Father's name	:	Md. Mojibur Rahman
(iv) GB member's info	:	<i>Branch: Rashidpur. Centre # 50/M</i> <i>Loan no.: 8475, Member since October 02, 2000,</i> <i>First loan: Tk. 3,000/-</i> <i>Existing loan: 41,961, Outstanding loan: 37,521</i>
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 Five
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.)	:	1 (one) year experience in selling general retail business. He started this business only with Tk. 35,000.  : He has no hand training.
Other Own/Family Sources of Income	:	His father's income from agriculture, brother's income from business and service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01722208597
NU's National ID No.	:	8515867688821
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Amena Begum is a GB member since 2000, at first she took GB loan BDT 3,000 (three thousand).
- Gradually he took GB loan several times and utilized it for building house, purchasing land and cultivation.
- Finally GB loan helped her to improve her economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>M/S Shahen Store</i></b>
Address/ Location	:	Rashidpur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 121,000
Financing	:	Self Tk.71,000 existing business) Required Investment Tk. 50,000 (as equity)
Present salary/drawings from business	:	Taka 3,500 (Three thousand and five hundred)
Proposed Salary (estimates)	:	Taka 3,500 (Three thousand and five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 14%
(ii) Estimated % of proposed gross profit margin	:	On an average 14%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	1,500	42,000	504,000
Less: Cost of Sales (B)	1,290	36,120	433,440
<b>Gross Profit (C) [C=(A-B)]</b>	<b>210</b>	<b>5,880</b>	<b>70,560</b>
<b><i>Less: Operating Cost:</i></b>			
Electricity bill		400	4,800
Generator bill		100	1,200
Shop Rent		300	3,600
Night Guard bill		30	360
Mobile bill		200	2,400
Conveyance		400	4,800
Present Salary (Self)		3,500	42,000
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses		72	858
<b><i>Total Operating Cost (D)</i></b>		<b>5,002</b>	<b>60,018</b>
<b>Net Profit (C-D):</b>		<b>879</b>	<b>10,542</b>

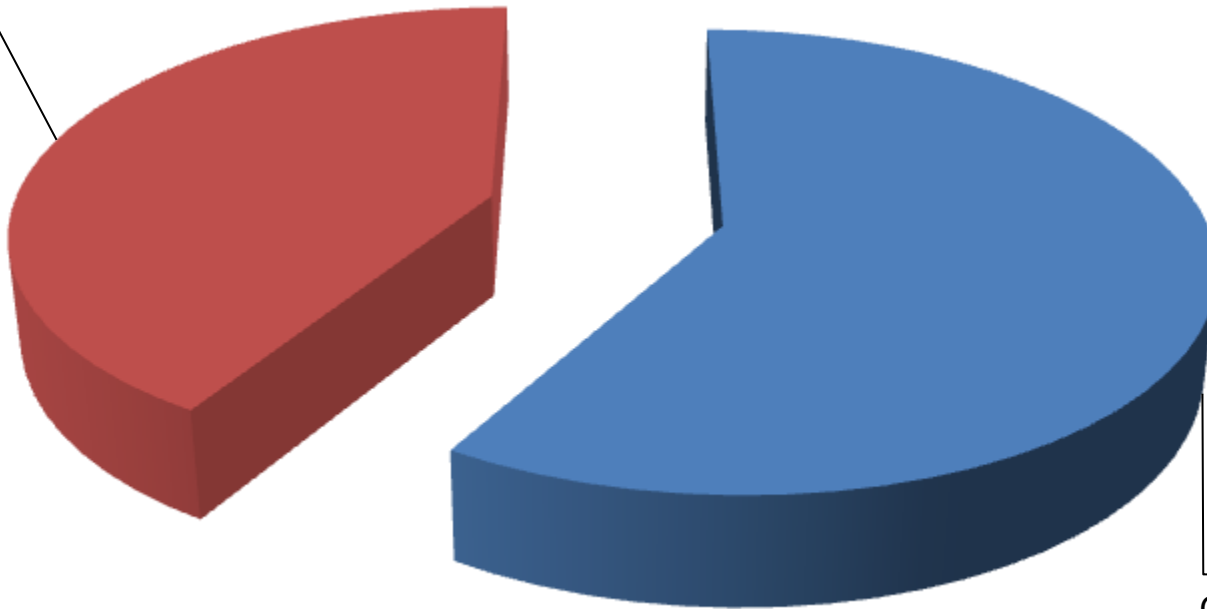
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in products (rice, pulse, oil, sugar, toothpaste, soap, cosmetics, detergents, salt, spices, milk powder, stationary etc.)	20,262	50,000	70,262
Debtors	7,158	-	7,158
Investment in Furniture	8,580	-	8,580
Advance for shop	35,000	-	35,000
<b>Total Capital</b>	<b>71,000</b>	<b>50,000</b>	<b>121,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 71,000
- Investor's Investment BD 50,000
- Total Capital BDT 121,000

Investor's Investment  
41%



Entrepreneur's  
Contribution 59%



# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales income (A)	2,475	69,300	831,600	2,846	79,695	956,340
Less: Cost of Sales (B)	2,129	59,598	715,176	2,448	68,538	822,452
<b>Gross Profit (C) [C=(A-B)]</b>	<b>347</b>	<b>9,702</b>	<b>116,424</b>	<b>398</b>	<b>11,157</b>	<b>133,888</b>
<b>Less: Operating Cost:</b>						
Electricity bill		500	6,000		600	7,200
Generator bill		150	1,800		200	2,400
Shop Rent		400	4,800		500	6,000
Night Guard bill		50	600		70	840
Mobile bill (SMS & Reporting)		250	3,000		300	3,600
Conveyance		600	7,200		800	9,600
Ownership Transfer Fee		556	3,333		556	6,667
Proposed Salary-Self		3,500	42,000		4,500	54,000
<b>Non Cash Item:</b>						
Depreciation Expenses		72	858		72	858
<b>Total Operating Cost (D)</b>	-	<b>6,077</b>	<b>69,591</b>	-	<b>7,597</b>	<b>91,165</b>
<b>Net Profit (C-D):</b>	-	<b>3,625</b>	<b>46,833</b>	-	<b>3,560</b>	<b>42,723</b>
<b>Retained Income</b>			<b>46,833</b>			<b>89,556</b>

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

**2. Investment Payback Schedule :** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# CASH FLOW STATEMENT

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>		
1.1	Investment Infusion by Investor	50,000	-
1.2	Net Profit	50,166	49,390
1.3	Depreciation Expenses	858	858
1.4	Opening Balance of Cash Surplus	-	31,024
	<b>Total Cash Inflow</b>	<b>101,024</b>	<b>81,272</b>
<b>2.0</b>	<b>Cash Outflow</b>		
2.1	Products Purchase	50,000	-
2.2	Investment Payback including Ownership Transfer Fee	20,000	40,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>40,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>31,024</b>	<b>41,272</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 1  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- One years experience

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 160,556 after 3 years excluding payback of investor's money.

## **T**HREATS

- Local Competitors;
- Political unrest.

Presented at 2<sup>nd</sup> In-house Executive Social Business Design Lab  
on March 19, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures







নির্বাচনী ব্যবস্থার অধীনে  
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

# ৭নং লতিবপুর ইউনিয়ন পরিষদ নির্ভাণ্ডার, বাগেরা।

**দ্রুত সাইনপেদ**

ক্রমিক নং- 142

সাইনপেদ নং- ১৪২      তারিখ ২০১৪-১৫      জারি নং

বই নম্বর ০২

সাইনপেদকারীর নাম: মোঃ শাহিন মিয়া

পিতা/পামীর নাম: মোঃ বে. মাহমুদ মিয়া

ঠিকানা: মজিবপুর নির্ভাণ্ডার, বাগেরা

পেশার বর্ণনা: গার্মেন্টস

০১/০৫/১০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২০০/-

কেন্দ্র: মুজিবপুর নির্ভাণ্ডার

স্বাক্ষর: মোঃ ইব্রাহিম আলী

এই সাইনপেদের মেয়াদ ০১ জুন ২০১৫ পর্যন্ত কার্যকর থাকবে।

*(Signature)*  
মোঃ ইব্রাহিম আলী  
সেক্রেটারী

৭নং লতিবপুর ইউনিয়ন পরিষদ  
নির্ভাণ্ডার, বাগেরা।

তারিখ: ০১/০৫/১০১৪

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

নাম: মোঃ শাহিন মিয়া  
Name: Md. Shahon Mia  
পিতা: মোঃ মাহমুদ মিয়া  
Father: Md. Mahmud Mia  
তারিখ: ০২ মে ১৯৮৩  
Date of Birth: 02 May 1983  
ID NO: 8515867688821

এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি বাংলাদেশের নাগরিকদের  
স্বাক্ষর পত্রের উপস্থিতিতে মাত্র একটি করে প্রতিলিপি প্রদান করা হবে।  
কিন্তু প্রতিলিপি প্রদান করা হবে না।

প্রমাণকারী পরিচয়পত্র বাতিল      প্রাপ্তি তারিখ: ০১/০৫/১০১৪



**Thank You**