

Proposed NU Business Name : M/S Samiyatul Bida Store
Business Category: General Retail & Wholesale



**Business Proposal Identified by: Md. Abdur Rohim, Asst. Officer, Rohonpur Unit,
Chapainawabganj**

Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|--|
| Name and address | : | <i>Md. Alamgir Hossain</i> Vill: Santoshpur, Union: Bangabari, Post: Bangabari, Upazila: Gomostapur, District: Chapainawabganj. |
| Age | : | 35 years |
| Marital status | : | Married |
| Children | : | 01 (One) Son and 01 (One) Daughter |
| No. of siblings: | : | 01 (One) Brother and 01 (One) Sister |
| 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. Shabjenur Begum |
| (iii) Father's name | : | Md. Junab Ali |
| (iv) GB member's info | : | <i>Branch: Bangabari, Centre # 32/mo,</i> <i>Loan no.: 289/2, Membership since January 15, 2011</i> First loan: Tk. 5,000 Existing loan: Tk. 25,000, Outstanding Loan: Tk. 19,500 |
| 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 | : | Dakhil pass |
| 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.) | : | 09 (Nine) years experience in running his own business. He started the business with BDT 7,000 (Seven thousand). : He has 15 (Fifteen) years working experiences as an Imam in different mosque. |
| Other Own/Family Sources of Income | : | His father's income from Agriculture. |
| Other Own/Family Sources of Liabilities | : | Nil |
| NU's Contact No. | : | 01733127009 |
| NU's National ID No. | : | 7013721835484 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Shabjenur Begum is a GB member since January 15, 2011 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>M/S Samiyatul Bida Store</i> |
| Address/ Location | : | Santoshpur bazar, Gomostapur, Chapainawabganj. |
| Total Investment in BDT | : | Tk. 82,000 |
| Financing | : | Self Tk. 52,000 (from existing business) Required Investment Tk. 30,000 (as equity) |
| Present salary/drawings from business | : | BDT 5,000 (Five thousand) |
| Proposed Salary | : | BDT 6,000 (Six thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On products 30%. |
| (ii) Estimated % of proposed gross profit margin | : | On products 30%. |
| (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) | 1,300 | 36,400 | 436,800 |
| Less: Cost of Sales / Products (B) | 910 | 25,480 | 305,760 |
| Gross Profit (C) [C=(A-B)] | 390 | 10,920 | 131,040 |
| Less: Operating Cost: | | | |
| Electricity bill | | 400 | 4,800 |
| Generator bill | | 210 | 2,520 |
| Shop rent | | 250 | 3,000 |
| Mobile bill | | 200 | 2,400 |
| Conveyance bill | | 100 | 1,200 |
| Present Salary (Family & self) | | 5,000 | 60,000 |
| Other Cost (Stationary & Entertainment etc.) | | 300 | 3,600 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 207 | 2,483 |
| Total Operating Cost (D) | | 6,667 | 80,003 |
| Net Profit (C-D): | | 4,253 | 51,038 |

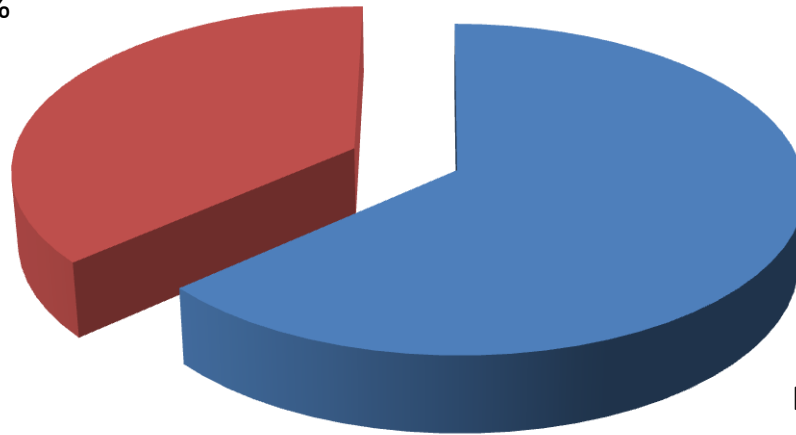
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|--|--------------------------------|-----------------------|--------------------|
| Existing | Proposed | | | |
| Investment in products (bakery item, confectionary item, soft drinks, soap, spice, sugar, muri, betel leaf and betel nut etc.) | Investment in products (grocery item, bakery item, confectionary item, tea and soft drinks etc.) | 32,225 | 30,000 | 62,225 |
| Investment in Machineries and Equipments (television, weight machine, bulb and fan etc.) | | 9,350 | | 9,350 |
| Cash in Hand | | 3,225 | | 3,225 |
| Decoration (fixture and fittings) | | 7,200 | | 7,200 |
| Total Capital | | 52,000 | 30,000 | 82,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 52,000
- GTT's Investment BDT 30,000
- Total Capital BDT 82,000

GTT's
Investment
37%



Entrepreneur's
Contribution
63%

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) | 2,000 | 56,001 | 672,017 | 2,280 | 63,842 | 766,099 | 2,462 | 68,949 | 206,847 |
| Less: Cost of Sales / Products (B) | 1,400 | 39,201 | 470,412 | 1,596 | 44,689 | 536,269 | 1,724 | 48,264 | 144,793 |
| Gross Profit (C) [C=(A-B)] | 600 | 16,800 | 201,605 | 684 | 19,152 | 229,830 | 739 | 20,685 | 62,054 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 600 | 7,200 | | 700 | 8,400 | | 800 | 2,400 |
| Generator bill | | 230 | 2,760 | | 250 | 3,000 | | 270 | 810 |
| Shop rent | | 250 | 3,000 | | 250 | 3,000 | | 250 | 750 |
| Mobile bill (SMS & Reporting) | | 500 | 6,000 | | 500 | 6,000 | | 500 | 1,500 |
| Conveyance | | 200 | 2,400 | | 300 | 3,600 | | 400 | 1,200 |
| Bank Charge (DD,PO,SC) | | 55 | 660 | | 55 | 660 | | 55 | 165 |
| Ownership Transfer Fee | | 250 | 2,250 | | 250 | 3,000 | | 250 | 750 |
| Proposed Salary-(Family & Self) | | 6,000 | 72,000 | | 7,000 | 84,000 | | 7,500 | 22,500 |
| Other Cost (stationary & Entertainment etc.) | | 600 | 7,200 | | 900 | 10,800 | | 1,200 | 3,600 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 207 | 2,483 | | 207 | 2,483 | | 52 | 621 |
| Total Operating Cost (D) | - | 8,892 | 105,953 | - | 10,412 | 124,943 | - | 11,277 | 34,296 |
| Net Profit (C-D) | - | 7,909 | 95,653 | - | 8,741 | 104,887 | - | 9,408 | 27,758 |
| Retained Income | | | 95,653 | | | 200,540 | | | 228,298 |

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.)

| <i>SI #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> | <i>Year 3 (BDT)</i> |
|-------------|---|---------------------|---------------------|---------------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 30,000 | - | - |
| 1.2 | Net Profit (ownership tr. Fee added back) | 97,903 | 107,887 | 28,508 |
| 1.3 | Depreciation Expenses | 2,483 | 2,483 | 621 |
| 1.4 | Opening Balance of Cash Surplus | 3,225 | 90,110 | 182,480 |
| | Total Cash Inflow | 133,610 | 200,480 | 211,609 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchase | 30,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 13,500 | 18,000 | 4,500 |
| | Total Cash Outflow | 43,500 | 18,000 | 4,500 |
| 3.0 | Total Cash Surplus | 90,110 | 182,480 | 207,109 |

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 : 20 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 280,298 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











KITCHEN







01933-127005

Olympic
Nutty
24 Packets
OLYMPIC INDUSTRIES LIMITED

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২নং বাঙ্গাবাড়ী ইউনিয়ন

ইউ.পি. ৭নং ফরম

পরিষদ

ডাকঘরঃ বাঙ্গাবাড়ী, উপজেলাঃ গোমস্তাপুর, জেলাঃ চাঁপাইনবাবগঞ্জ।

[১২(১) নং ধারা দ্রঃ]

লাইসেন্স

192

বহি নং

লাইসেন্স নং-

২

তারিখঃ ৩৬/০৩/২০০৩

প্রতিষ্ঠানের নাম.....

মোঃ সাদিকুল হক স্টোর

লাইসেন্স প্রাপকের নাম.....

মোঃ আনমজীর হোসেন

পিতা/স্বামীর নাম.....

মোঃ জোনাথ আলী

ঠিকানা গ্রামঃ.....

সদামপুর

ডাকঘর-বাঙ্গাবাড়ী

উপজেলাঃ গোমস্তাপুর, জেলাঃ চাঁপাইনবাবগঞ্জ। অত্র ইউনিয়নের আওতাধীন

তারিখঃ ৩৬/০৩/২০০৩

তারিখ

পর্যন্ত এক (১) বৎসরকাল

৩৬/০৩/২০০৩

হিসাবে তাহার

মুদখ্যান্য হোক

ব্যবসা চালাইয়া

যাওয়ার জন্য তৎকর্তৃক টাকা

১০০০

পয়সা

০০

কথায়

মুদখ্যান্য হোক

প্রদত্ত হওয়ায় উপরোক্ত ঠিকানায়

মোঃ জোনাথ আলী

এর পুত্র/স্ত্রী

মোঃ আনমজীর হোসেন

এই লাইসেন্স প্রদান করা হইল।

তাং-

চেয়ারম্যান ৩৬/০৩

২নং বাঙ্গাবাড়ী ইউনিয়ন পরিষদ
গোমস্তাপুর, চাঁপাইনবাবগঞ্জ।



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



নাম: মোঃ আলমগীর হোসেন

Name: Md Alamgir Hossain

পিতা: মোঃ জুবাব আলী

মাতা: মোসাঃ শাবজেনুর বেগম

Date of Birth: 02 Mar 1981

আলমগীর

ID NO: 7013721835484

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: সন্তোষপুর, ডাকঘর: বাংগাবাড়ী - ৬৩২০, গোমস্তাপুর,
চাঁপাইনবাবগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৮/০৮/২০০৮



Thank You