



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Shamim Mia</i> Vill: Singjani, Union: Dorbasto, Post: Kumorpur, Upazila: Gobindaganj, District: Gaibandha.
Age	:	32 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Brothers
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	Khairunnesa
(iii) Father's name	:	Md. Abdur Razzak
(iv) GB member's info	:	<i>Branch: Kumorpur, Gaibandha, Centre # 19/po, Loan no.: 1843, Membership since May 01, 1988 First loan: Tk. 2,000 Existing loan: Tk. 25,540, Outstanding loan: Tk. 25,540</i>
Further Information:		
(v) Who pays GB loan installment	:	
(vi) Mobile lady	:	Entrepreneur's father
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	Nil
	:	Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	S.S.C (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.)	:	01 (One) years experiences is running his own business. He started the business with BDT 80,000 (Eighty Thousand). : He has 08 (Eight) years working experiences as an assistant in his father's shop. .
Other Own/Family Sources of Income	:	His father's income from business (insecticides shop). His younger brother's income from wood business
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01724564629
NU's National ID No.	:	3213010704646
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Md. Abdur Razzak is a GB member since May 01, 1988 at first he took GB loan BDT 2,000 (Two thousand).
- Successively several times he utilized GB loan for cultivation, purchasing cows and assisting his own business.
- Finally GB loan helped him in improving his economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Shamim Traders</i>
Address/ Location	:	Kalitola, Gobindaganj, Gaibandha.
Total Investment in BDT	:	Tk. 241,000
Financing	:	Self Tk. 141,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 4,000 (Four Thousand)
Proposed Salary	:	BDT 4,000 (Four Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%
(ii) Estimated % of proposed gross profit margin	:	On products 15%
(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 (A)	2,300	59,800	717,600
Less: Cost of sales of products (product purchase) (B)	1,955	50,830	609,960
Gross Profit (C) [C=(A-B)]	345	8,970	107,640
Less: Operating Cost:			
Electricity bill		150	1,800
Generator bill		150	1,800
Shop Rent (self)		400	4,800
Mobile bill		200	2,400
Conveyance		500	6,000
Provision of bad Debt		8	101
Present Salary (Self & family)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		121	1,455
Total Operating Cost (D)		5,730	68,756
Net Profit (C-D):		3,240	38,884

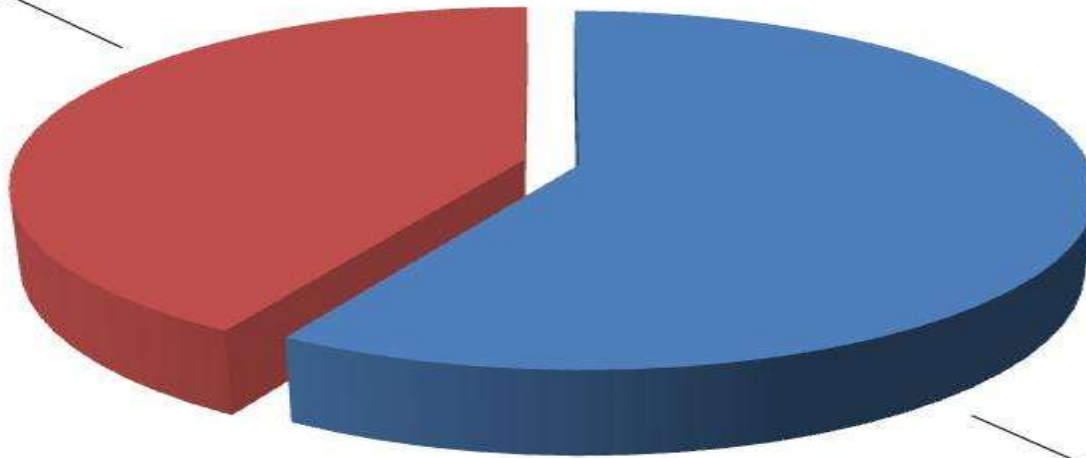
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (fertilizer and insecticides etc)	Investment in products (fertilizer and insecticides etc)	82,490	100,000	182,490
Investment in Equipments (bulb, fan and weight balance etc.)		2,800		2,800
Cash in hand		5,305		5,305
Debtors (Since December, 2015 to at present)		10,055		10,055
Decoration (fixture and fittings)		10,350		10,350
Advance for shop		30,000		30,000
Total Capital		141,000	100,000	241,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 141,000
- GTT's Investment BDT 100,000
- Total Capital BDT 241,000

GTT's
Investment
41%



Entrepreneur's
Contribution
59%

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)	3,500	91,010	1,092,115	4,130	107,391	1,288,696	4,543	118,130	1,417,566
Less: Cost of sales of products (product purchase) (B)	2,975	77,358	928,298	3,511	91,283	1,095,392	3,862	100,411	1,204,931
Gross Profit (C) [C=(A-B)]	525	13,651	163,817	620	16,109	193,304	682	17,720	212,635
Less: Operating Cost:									
Electricity bill		250	3,000		350	4,200		450	5,400
Generator ill		200	2,400		250	3,000		300	3,600
Shop Rent (self)		400	4,800		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Provision of bad Debt		8	101		8	101		8	101
Bank Charge (DD, PO, SC)		45	270		45	540		45	540
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		4,000	48,000		4,500	54,000		5,000	60,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		800	9,600
Non Cash Item:									
Depreciation Expenses		121	1,455		121	1,455		121	1,455
Total Operating Cost (D)	-	7,691	88,026	-	9,441	113,296	-	10,691	128,296
Net Profit (C-D):	-	5,960	75,792	-	6,667	80,009	-	7,028	84,339
Retained Income			75,792			155,801			240,140

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.)

<i>Sl #</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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	79,792	88,009	92,339
1.3	Depreciation Expenses	1,455	1,455	1,455
1.4	Opening Balance of Cash Surplus	-	57,247	98,711
	Total Cash Inflow	181,247	146,711	192,505
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	57,247	98,711	144,505

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (09 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 381,140 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

**Presented at 167th as Yunus Centre and 34th In-house Executive
Social Business Design Lab
(GTT) on January 18, 2016 at Grameen Telecom Trust Premises**

Thank you

Pictures













গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউপি ফরম - ১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্গ বৎসর.....

ট্রেড লাইসেন্স

০৬নং দরবস্ত ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ কোমরপুর, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

বই নম্বর ক্রমিক নম্বর.....
লাইসেন্স নম্বর ১৪০ তারিখ ২৬/১২/১৫
লাইসেন্সধারীর নাম মোঃ মোঃ হামিদ হোসেন
পিতা/স্বামীর নাম মোঃ আব্দুর হাক্কান
ঠিকানা
পেশার ধরন
.....
ফি আদায়ের পরিমাণ (কথায়)
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা..... চালিয়ে যাবার জন্য এই লাইসেন্স
প্রদান করা হইল।

.....

২৬/১২/১৫

চেয়ারম্যানের স্বাক্ষর
শরিফ শরিফুল ইসলাম (স্বাক্ষর)
চেয়ারম্যান
০৬নং দরবস্ত ইউনিয়ন পরিষদ
গোবিন্দগঞ্জ, গাইবান্ধা।

তারিখ ২৬/১২/১৫

Govt. of Bangladesh
Office of the Deputy Director, Agril. Extension
Gaibandha Zone, Gaibandha.



LICENSE FOR RETAIL SALE OF PESTICIDE

License No: ১১১১

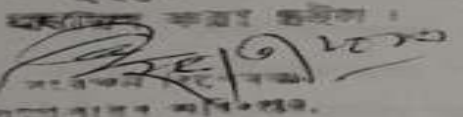
Date: ২০/১১/২০১৯

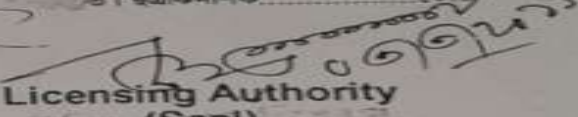
M/S. মোঃ আব্দুল মালিক পিতা মোঃ আব্দুর রহমান
সিংগারী দরকা গািবান্দা is here granted license to sell Pesticide (s)
retail sale on the premises situated at কানিতলা বাজার, গািবান্দা
subject to the conditions specified below and to the provision of the Pesticide Ordinance,
(No. II of 1971) and the rules made there under.

- 2. License shall be in force for a period of two years from the date of issue.
- 3. Pesticides to be sold.

সরকার অনুমোদিত কীটনাশক

১। তরল	২০০	লিটার
২। দানাধার	১০০	কেজি
৩। ছত্রাকনাশক	৫০	কেজি

স্বাক্ষরিত করা হল।

 সরকারি সীল
 সচিব, কৃষি সম্প্রসারণ অধিদপ্তর,
 গািবান্দা জোন।


 Licensing Authority
 (Seal)

The license shall be displayed in a prominent place in any part of the premises open to the public.
 The license shall comply with the provisions of the Pesticide Ordinance, 1971 and the rules made there under.
 The license shall not be allowed to take commission for retail sale of pesticides exceeding the rate fixed by the Government.
 Renewal Date: ২০/১১/২০২১



(1)

दैनिक-विक्रि-शिखाव

19/12/20	विक्रि	शु.	2620/-
20/12/20	"	"	2550/-
21/12/20	"	"	2620/-
22/12/20	"	"	2620/-
23/12/20	"	"	2550/-
24/12/20	"	"	2652/-
25/12/20	"	"	2650/-
26/12/20			

प्रबन्धक



গ্রামীণ ব্যাংক

কোমরপুর পলাশবাড়ী শাখা শাখা

সহজ ঋণের পাশ বই

নাম শ্রী: বাজার

ঋণী নং ১১১ ১১১ ১

গ্রুপ নং ০১

কেন্দ্র নং ১১/১১

কেন্দ্রের নাম গোপালিন্দ্রপুর পি/পু

বই ইস্যুর তারিখ ১১/১১/১১

শাখা ব্যবস্থাপকের স্বাক্ষর



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



নাম: মোঃ শামীম মিয়া

Name: Md Shamin Mia

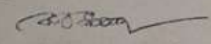
পিতা: মোঃ আব্দুল রাজ্জাক

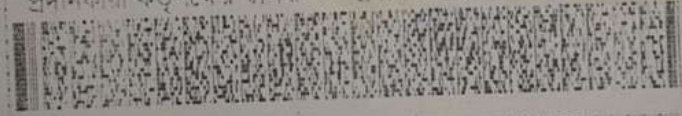
মাতা: মোছাঃ খায়রুন্নেছা
Date of Birth: 08 Mar 1982

শামীম

ID NO: 13010704646

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের নিষ্পত্তি, কার্ডটি ব্যবহারকারী ব্যক্তি এবং
কোনোও পাতন্য গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।
ঠিকানা: বাম/দান্ডা: মির্জাসাদি, মির্জাসাদি, ডাকনং: কোমরপুর - ৫৭৪৩, গোবিন্দপাড়া,
পাটনাবন্দা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর:  তারিখ: ১৯/০৫/২০০৮



Thank You