

Proposed NU Business Name : M/S Shakhina Enterprise
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>Muhammad Golam Kobir</i> Vill: Jalmashmari, Union: Shivganj, Post: Shivganj, Upazila: Shivganj, District: Chapainawabganj.
Age	:	25 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	10 (Ten) Brothers 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. Shakhina Begum
(iii) Father's name	:	Late. Md. Daud Ali
(iv) GB member's info	:	<i>Branch: Kanshat, Centre # 24/mo,</i> <i>Loan no.: 4375/1, Membership from 2004 to 2014</i> First loan: Tk. 5,000 Existing loan: Nil, Last Loan: Tk. 35,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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.)	:	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.)	:	03 (Three) years experience in running his own business. He started the business with BDT 200,000 (Two lac). He has on hand training.
Other Own/Family Sources of Income	:	His 03 (Three) brothers income from business. His 02 (Two) brothers income from private service.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01784914121
NU's National ID No.	:	19917028807000023
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Shakhina Begum was a GB member from 2004 to 2014 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for cultivation, purchasing cow and assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Shakhina Enterprise</i>
Address/ Location	:	Shivganj bazar, Chapainawabganj.
Total Investment in BDT	:	Tk. 658,000
Financing	:	Self Tk. 508,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%.
(ii) Estimated % of proposed gross profit margin	:	On products 10%.
(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)	7,000	196,000	2,352,000
Less: Cost of Sales / Products (B)	6,300	176,400	2,116,800
Gross Profit (C) [C=(A-B)]	700	19,600	235,200
Less: Operating Cost:			
Electricity bill		500	6,000
Shop rent		2,250	27,000
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Present Salary (Family & self)		6,000	72,000
Provision of bad debt		11	130
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		715	8,580
Total Operating Cost (D)		11,876	142,510
Net Profit (C-D):		7,724	92,690

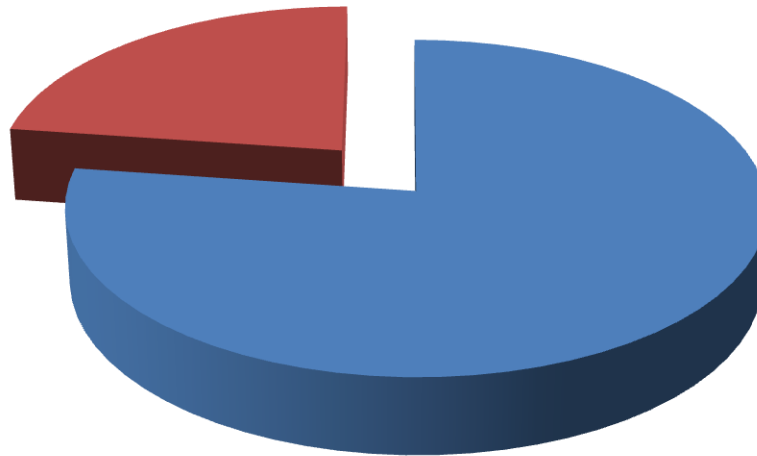
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (jug, mug, pot, plate, plate set, suop set, bucket, rice cooker, curry cooker, confectionary item, bakery item, cosmetics item and toys etc.)	Investment in products (different types of cookery item and home appliance etc.)	390,000	150,000	540,000
Investment in Machineries and Equipments (monitor, weight machine, bulb and fan etc.)		8,700		8,700
Cash in Hand		4,800		4,800
Advance for Shop		60,000		60,000
Debtors (Since August, 2016 to at present)		13,000		13,000
Creditors (Since August, 2016 to at present)		(17,000)		(17,000)
Decoration (fixture and fittings)		48,500		48,500
Total Capital		508,000	150,000	658,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 508,000
- GTT's Investment BDT 150,000
- Total Capital BDT 658,000

GTT's
Investment
23%



Entrepreneur's
Contribution
77%

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)	9,800	274,400	3,292,800	10,976	307,328	3,687,936	11,525	322,694	968,083
Less: Cost of Sales / Products (B)	8,820	246,960	2,963,520	9,878	276,595	3,319,142	10,372	290,425	871,275
Gross Profit (C) [C=(A-B)]	980	27,440	329,280	1,098	30,733	368,794	1,152	32,269	96,808
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	2,700
Shop rent		2,250	27,000		2,250	27,000		2,250	6,750
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Night Guard bill		100	1,200		100	1,200		100	300
Conveyance		2,000	24,000		3,000	36,000		4,000	12,000
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		1,250	11,250		1,250	15,000		1,250	3,750
Proposed Salary-(Family & Self)		7,000	84,000		8,000	96,000		8,000	24,000
Provision of bad debt		11	130		11	130		11	33
Other Cost (stationary & Entertainment etc.)		1,300	15,600		1,600	19,200		1,900	5,700
Non Cash Item:									
Depreciation Expenses		715	8,580		715	8,580		179	2,145
Total Operating Cost (D)	-	15,981	188,020	-	18,381	220,570		19,245	59,343
Net Profit (C-D)	-	11,459	141,260	-	12,352	148,224	-	13,025	37,466
Retained Income			141,260			289,484			326,949

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.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	152,510	163,224	41,216
1.3	Depreciation Expenses	8,580	8,580	2,145
1.4	Opening Balance of Cash Surplus	4,800	98,390	180,194
	Total Cash Inflow	315,890	270,194	223,554
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	67,500	90,000	22,500
	Total Cash Outflow	217,500	90,000	22,500
3.0	Total Cash Surplus	98,390	180,194	201,054

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 : 03 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 834,949 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





আর এফ এল

মেসার্স সখিনা ফ্রটারপ্রাইজ

ফার্নিচার, হোম অ্যান্ড কামার্স, টেক্সটাইলস। ☎️ ০১৭৬-৪১১৪১২১





Creamfills
XTRA

WATERMELON

YANG

YANG

RED

PURPLE

BLACK

RED













4 STEP POPULAR







ଅଭିଯାନ ପତ୍ର

ତାରିଖ: ୦୫/୦୯/୨୦୨୩

ଆମି ଅଭିଯାନ କରୁଅଛୁ ଯେ, ଡାକ୍ତର: ଅଧିକାରୀ - ବେଳାଗ୍ର
 ଅଧିକାରୀ ଯୋ: ଯାଜପୁର ଜିଲ୍ଲା । ଡାକ୍ତର: ଅଧିକାରୀ - ବେଳାଗ୍ର ଆରୋଗ
 ବ୍ୟାଞ୍ଚନା ୨୦୦୫ ଯାମ ୧୧/୦୨/୨୦୦୫ ଯାମ ମର୍ତ୍ତ୍ୟୁ କେଶବ
 ନିକାମିତ୍ତ ଅପମୃତ୍ତ ହିଲେନ । ମାହାରୀ ଅଧିକାରୀ ନଂ: ୫୭୭୫
 ଡାକ୍ତର ନଂ: ୨୫/୩୨ ଡାକ୍ତର ନଂ: ୦୫ । ନିଜି ଆରୋଗ ବ୍ୟାଞ୍ଚନା
 ନିକାମିତ୍ତ ଯୁକ୍ତ କାର୍ଯ୍ୟ ଅପମୃତ୍ତ କାର୍ଯ୍ୟ ଅପମୃତ୍ତ ନିକାମିତ୍ତ
 ବ୍ୟାଞ୍ଚନା ୧୯୯୯ । ତିନି କାର୍ଯ୍ୟାଳୟ ନିକାମିତ୍ତ କାର୍ଯ୍ୟାଳୟ ନିକାମିତ୍ତ
 ଯୋଗ୍ୟ ବ୍ୟାଞ୍ଚନା ହିଲେନ ନା । ଆମି ତାହାର ଜୀବନ
 ଆବିକ ଯାଏ ଅଧିକ କାର୍ଯ୍ୟାଳୟ କରୁଛି ।

କାର୍ଯ୍ୟାଳୟ ନିକାମିତ୍ତ
 ଡାକ୍ତର: ଅଧିକାରୀ
 ଯୋ: ଯାଜପୁର ଜିଲ୍ଲା



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



নাম: মোসাঃ সখিনা বেগম
Name: Mst. Sakhina Begum
বাহী: মৃত মাউস আলী
মাতা: মৃত নজিয়ারা বেগম
Date of Birth: 30 Dec 1955

সখিনা

ID NO: 7028807219093



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



নাম: মুহাম্মাদ গোলাম কবির
Name: Muhammad Golam Kobir
পিতা: মুহাম্মাদ মাউস আলী
মাতা: সখিনা
Date of Birth: 01 Mar 1981

কবির

ID NO: 19917028807219093

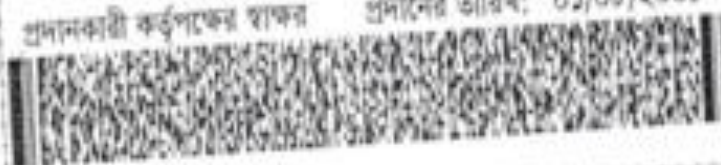
এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবতায় অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/মোড়ি: ১৭৯, জালালাবাদ মার্গ, ডাকঘর: শিবগঞ্জ - ৬০৪০,
শিবগঞ্জ পৌরসভা, শিবগঞ্জ, টাঙ্গাইল জেলা

স্বাক্ষরের স্থান

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ০১/০৮/২০০৮



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাস্তবতায় অন্য কোথাও পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: জালালাবাদ মার্গ, ডাকঘর: শিবগঞ্জ - ৬০৪০, শিবগঞ্জ পৌরসভা, শিবগঞ্জ,
টাঙ্গাইল জেলা

রক্তের গ্রুপ / Blood Group: A+

স্বাক্ষর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২১/১০/২০১০



Thank You