

Proposed NU Business Name: Bhai Bhai Telecom & Varieties store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|----------------------------------|---|---|
| Name and address | : | Md. Anisur Rahman Vill: Bharathkhali, Union: 03 no. saghata, Post: Bharathkhali, Upazila: Saghata, District: Gaibandha. |
| Age | : | 30 Years |
| Marital status | : | Married |
| Children | : | 01 (one) Son |
| No. of siblings: | : | 04 (four) Brothers 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. Asia Begum |
| (iii) Father's name | : | Late. Kayser Ali |
| (iv) GB member's info | : | <i>Branch: Muktinagar, Saghata. Centre # 32/Mo,</i> <i>Loan no.: 4113, Member since 29 December, 2005.</i> First loan: Tk. 2,000 Existing loan: Nil. |
| 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.) | : | 12 (Twelve) years experiences in this business, started the business with BDT 15,000 (Fifteen thousand). : He has on hand training. |
| Other Own/Family Sources of Income | : | His mother income from Dairy business. |
| Other Own/Family Sources of Liabilities | : | No |
| NU's Contract No. | : | 01713711200 |
| NU's National ID No. | : | 3218895102641 |
| NU Project Source/Reference | : | Grameen Telecom Trust |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asia Begum is a GB member since 2005 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for taking mortgage 5 khata land, purchasing cows, household purposes, cultivation and assisting her son's (entrepreneur) in telecom business.
- Finally GB loan helped her to improve her economic condition, purchasing 4 cows, livelihood and expanding the existing business of her son's.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | <i>Bhai bhai telecom & varieties store</i> |
| Address/ Location | : | Bharathkhali hat (SKS Mur), Gaibandha. |
| Total Investment in BDT | : | Tk. 505,000 |
| Financing | : | Self Tk. 255,000 (from existing business) Investor tk. 250,000 (from proposed business) |
| Present salary/drawings from business (estimates) | : | Taka 3,000 (Three thousand) |
| Proposed Salary | : | Taka 4,000 (Four thousand) |
| Proposed Business Implementation Plan | | |
| (i) % of present gross profit margin | : | On an average 25% |
| (ii) Estimated % of proposed gross profit margin | : | On an average 25% |
| (iii) In future risk mgt. plan (from fire, disaster etc.) | : | |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | Existing | | |
|--|--------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales income from products | 1,600 | 44,800 | 537,600 |
| Commission from flexiload | 50 | 1,399 | 16,783 |
| Commission from Mobile banking | 239 | 6,703 | 80,438 |
| Total Sales income & commission (A) | 1,889 | 52,902 | 634,822 |
| Less: Cost of Sales (B) | 1,408 | 39,424 | 473,088 |
| Gross Profit (C) [C=(A-B)] | 481 | 13,478 | 161,734 |
| Less: Operating Cost: | | | |
| Electricity bill | | 500 | 6,000 |
| Shop Rent | | 600 | 7,200 |
| Mobile bill | | 300 | 3,600 |
| Conveyance | | 200 | 2,400 |
| Present salary- (Self) | | 3,000 | 36,000 |
| Present Salary (Assistant)- Brother | | 2,000 | 24,000 |
| Other Expenses (Stationary & Entertainment etc.) | | 400 | 4,800 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 650 | 7,800 |
| Total Operating Cost (D) | | 7,650 | 91,800 |
| Net Profit (C-D): | | 5,828 | 69,934 |

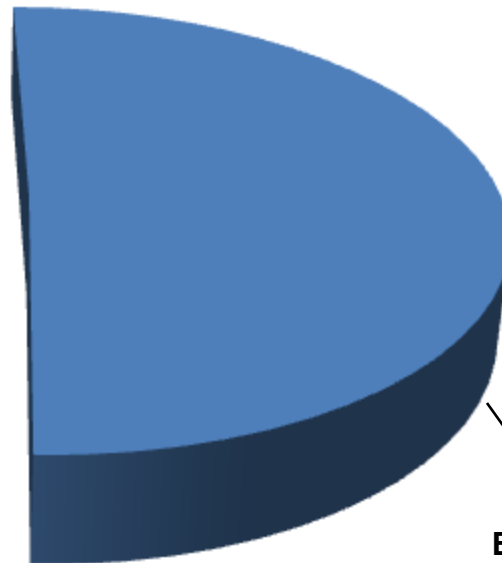
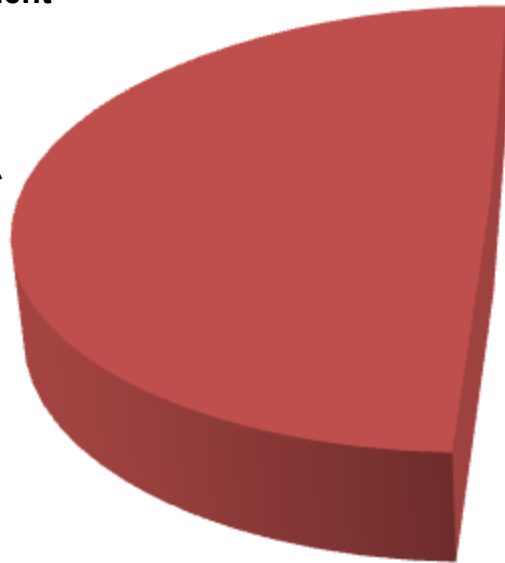
PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|-------------------------|----------------|----------------|
| Investment in goods (Soap, Salt, Oil, Biscuit, juice, soft drinks, chips, chocolate, pickles, gift item, cosmetics item, wire, multiplug, switch, holder, socket, Bakery item, stationary etc) | 45,000 | 150,000 | 195,000 |
| Investment in bKash, DBBL, etc. | 100,000 | 100,000 | 200,000 |
| Investment in Flexi-load & scratch card | 9,000 | - | 9,000 |
| Mobile set for Flexi-load & bKash | 2,400 | - | 2,400 |
| Refrigerator (one) | 34,000 | - | 34,000 |
| Furniture & Decoration | 27,000 | - | 27,000 |
| Advance for shop | 15,000 | - | 15,000 |
| Cash in hand | 1,000 | - | 1,000 |
| Debtors | 21,600 | - | 21,600 |
| Creditors | - | - | - |
| Total Capital | 255,000 | 250,000 | 505,000 |

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 255,000
- Investor's Investment BDT 250,000
- Total Capital BDT 505,000

GTT's Investment
50%



Entrepreneur's
contribution 50%

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 of products | 2,300 | 64,400 | 772,800 | 2,760 | 77,280 | 927,360 | 3,036 | 85,008 | 1,020,096 |
| Commission from flexiload | 52 | 1,469 | 17,622 | 55 | 1,542 | 18,503 | 58 | 1,619 | 19,429 |
| Commission from Mobile banking | 351 | 9,820 | 117,835 | 372 | 10,409 | 124,905 | 394 | 11,033 | 132,400 |
| Estimated Total Sales income & commission (A) | 2,703 | 75,688 | 908,258 | 3,187 | 89,231 | 1,070,769 | 3,488 | 97,660 | 1,171,924 |
| Less: Cost of Sales (B) | 2,024 | 56,672 | 680,064 | 2,429 | 68,006 | 816,077 | 2,672 | 74,807 | 897,684 |
| Gross Profit (C) [C=(A-B)] | 679 | 19,016 | 228,194 | 758 | 21,224 | 254,692 | 816 | 22,853 | 274,240 |
| Less: Operating Cost: | | | | | | | | | |
| Electricity bill | | 600 | 7,200 | | 700 | 8,400 | | 750 | 9,000 |
| Shop Rent | | 600 | 7,200 | | 600 | 7,200 | | 600 | 7,200 |
| Mobile bill (SMS & Reporting) | | 500 | 6,000 | | 520 | 6,240 | | 550 | 6,600 |
| Conveyance | | 300 | 3,600 | | 400 | 4,800 | | 450 | 5,400 |
| Proposed Salary-Self | | 4,000 | 48,000 | | 5,000 | 60,000 | | 5,500 | 66,000 |
| Propose Salary (Assistant)- Brother | | 2,000 | 24,000 | | 2,500 | 30,000 | | 3,000 | 36,000 |
| Ownership Transfer Fee | | 1,667 | 10,000 | | 1,667 | 20,000 | | 1,667 | 20,000 |
| Other Expenses (Stationary & Entertainment etc.) | | 500 | 6,000 | | 550 | 6,600 | | 600 | 7,200 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 650 | 7,800 | | 650 | 7,800 | | 650 | 7,800 |
| Total Operating Cost (D) | - | 10,817 | 119,800 | - | 12,587 | 151,040 | - | 13,767 | 165,200 |
| Net Profit (C-D): | - | 8,199 | 108,394 | - | 8,638 | 103,652 | - | 9,087 | 109,040 |
| Retained Income: | | | 108,394 | | | 212,046 | | | 321,085 |

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 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 | 250,000 | - | - |
| 1.2 | Net Profit | 118,394 | 123,652 | 129,040 |
| 1.3 | Depreciation Expenses | 7,800 | 7,800 | 7,800 |
| 1.4 | Opening Balance of Cash Surplus | - | 66,194 | 77,646 |
| Total Cash Inflow | | 376,194 | 197,646 | 214,485 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Product Purchases | 250,000 | - | - |
| 2.2 | Investment Payback including Ownership Transfer Fee | 60,000 | 120,000 | 120,000 |
| Total Cash Outflow | | 310,000 | 120,000 | 120,000 |
| 3.0 | Total Cash Surplus | 66,194 | 77,646 | 94,485 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience (12 yrs.)

WEAKNESS

- Can not supply goods and services according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 576,085 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;
- Theft;
- Political unrest.

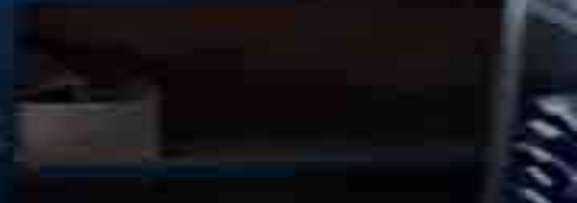
Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







दैनिक शिफ्ट

| कालिका | कर | शिफ्ट |
|---------|--------------------|--|
| 25/2/20 | — | सामान्य शिफ्ट - 2020 करिवान - 2300 |
| 26/2/20 | पुनः शिफ्ट - 9000 | सामान्य शिफ्ट - 22700 करिवान - 2900 |
| 27/2/20 | — | सामान्य शिफ्ट - 22200 करिवान - 2200 |
| 28/2/20 | पुनः शिफ्ट - 20000 | सामान्य शिफ्ट - 22200 करिवान - 2500 |
| 29/2/20 | — | सामान्य शिफ्ट - 26200 करिवान - 2900 |
| 29/2/20 | पुनः शिफ्ट - 6500 | सामान्य शिफ्ट - 29900 करिवान - 2000 |
| 29/2/20 | — | सामान्य शिफ्ट - 23500 करिवान - 2200 |

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর : ২০১৫-২০১৫

ক্রীড লাইসেন্স

৪নং মুক্তিনগর ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৩

লাইসেন্স নম্বর : ৫৬

লাইসেন্সধারীর নাম :

তারিখ : ২৭/০৯/১৪
এই এই জেনিকথ বন্ড প্রদান করা হল।
মো. মো. আনিসুর রহমান

পিতা/স্বামীর নাম :

মু. কামরুজ্জামান

ঠিকানা :

২৭২ বেরখামা

পেশার ধরন :

কৃষক

৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

১০০০

কথায় :

এক হাজার টাকা

প্রাপ্ত হয়ে তার ব্যবসার/বৃত্তি/পেশা ৩০ জুন ২০১৫ইং চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ :

২৭/০৯/১৪

মোঃ আবু তাহের
সচিব
৪নং মুক্তিনগর ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।

মোঃ আবুল মঈন প্রধান মাঝ
ডেপুটি
৪নং মুক্তিনগর ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।

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




নাম: মোঃ আনিসুর রহমান
Name: Md Anisur Rahman
পিতা: মুত কামরুজ্জামান আলী
মাতা: মোছাঃ আছিয়া বেগম
Date of Birth:
ID NO: ৫২৭৪২৫১০২৫৫১

এই কার্ড গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীল ও অন্য
কোনো ক্ষেত্রে নষ্ট হলে নিকটস্থ পোষ্ট অফিসে ফেরা প্রেরণ করা অনুরোধ করা হলো।

প্রদান: হান/ধাড়া, জনস্বাস্থ্য, করতালী, ডাকখর। জনস্বাস্থ্য - ৫৭৫০, সাঘাটা,
গাইবান্ধা।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮





Thank You