

# *Proposed NU Business Name : Bhai Bhai Store*



**NU Identified and PP Prepared :**  
**Md. Nazmul Karim (Manikgonj Unit)**  
**Verified by : Md. Khalilur Rahman**

**Presented by**  
**Md. Sidur Rahman**

**GRAMEEN TRUST**



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

Name	:	Md. Sidur Rahman
Age	:	33
Marital status	:	Un-married
Children	:	N/A
No. of siblings:	:	7 Brothers(5 brothers are business man, 1 Job holder, 1 singer)
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Fulzan Begum
(iii) Father's name	:	Late Mr. Ibrahim
(iv) GB member's info	:	Branch: Muljan. Centre # 26(M), Loanee no.: 1923, Member since : 1990 First loan: Tk. 5,000 Total Amount Received: Tk. 3,10,000 Existing loan: Tk. 40,000 Outstanding: Tk. Nil
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	H.S.C

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

Present Occupation	:	Business
Trade License No	:	166/2014-15
Business Experiences	:	<b>10 years</b>
Other Own/Family Sources of Income	:	Duck and poultry Rearing
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01711518426
NU Project Source/Reference	:	GT Manikganj Unit Office, Manikganj

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

NU's Mother has been a member of Grameen Bank since 2007. At first she took a loan amount BDT 5,000 from Grameen Bank. NU invested GB loan in his Grocery, Stationary and Furniture business. NU's mother gradually improved their life standard by using GB loan.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Bhai Bhai Store
Address/ Location	:	Holding No: , Bagjan Bazar, Muljan (West Side), Manikganj
Total Investment in BDT	:	7,00,000
Financing	:	Self BDT : 4,00,000 (from existing business) - 57 % Required Investment BDT : 3,00,000 (as equity) - 43%
Present salary/drawings from business (estimates)	:	BDT 8,000
Proposed Salary		<b>BDT 8,000</b>
i. Proposed Business % of present gross profit margin	:	<b>23%</b>
ii. Estimated % of proposed gross profit margin	:	<b>23%</b>
iii. Agreed grace period	:	<b>5 months</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<b>i. Present stock items:</b> Refrigerator : 15,000 Furniture : 10,000 ***Goods (Grocery+Electric+Stationary+ Confectionary) : 1,00,000 Flexi load : 35,000 Bkash : 40,000  <b>Furniture Items:</b> Ware drop : 20000 Box Khat : 60,000 English khat : 24000 Almira : 26,000 Semi box khat : 60,000 Tea table : 10,000	4,00,000		
<b>i. Proposed Stock Items:</b> ***Goods (Grocery+Electric+Stationary+Confectionary) : 60,000 Flexi load : 20,000 Bkash : 20,000  <b>Furniture Woods:</b> Akashi woods : 70,000 Segun woods : 30,000 Mehguni woods : 20,000 Shil korai woods : 40,000 Kerosin woods : 40,000		3,00,000	
<b>Total Capital</b>	<b>4,00,000/-</b>	<b>3,00,000/-</b>	<b>7,00,000/-</b>

# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	2,000	60,000	7,20,000
<i>Less: Cost of sales</i>	1600	48000	5,76,000
<b>Profit (20%) [A]</b>	<b>400</b>	<b>12000</b>	<b>1,44,000</b>
Sales (Ready made furniture)	4,000	1,20,000	14,40,000
<i>Less: Cost of sales</i>	3000	90,000	10,80,000
<b>Profit (25%) [B]</b>	<b>1000</b>	<b>30,000</b>	<b>1,44,000</b>
Income from Flexiload [C]		<b>15,00</b>	<b>18,000</b>
Income from Bkash [D]		<b>25,00</b>	<b>30,000</b>
<b>Gross Profit [E] = [A+B+C+D]</b>		<b>46,000</b>	<b>3,96,000</b>
<b><i>Less: Operating Costs</i></b>			
Electricity bill		1,000	12,000
Entertainment		200	2400
Mobile bill		300	3,600
Present salary/Drawings- self		8,000	96,000
Present salary-Employee (no. of employee : 04)		26,000	3,12,000
Others (Chada)		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		200	2400
<b>Total Operating Cost (D)</b>		<b>35900</b>	<b>4,30,800</b>
<b>Net Profit (C-D):</b>		<b>10,100</b>	<b>1,21,200</b>

# 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
Sales	2500	75,000	9,00,000	2700	81,000	9,72,000	3000	90,000	10,80,000
<i>Less: Cost of sales</i>		60,000	7,20,000		64500	7,74,000	2400	72000	8,64,000
<b>Profit (20%) [A]</b>	<b>500</b>	<b>15,000</b>	<b>1,80,000</b>	<b>550</b>	<b>16,500</b>	<b>1,98,000</b>	<b>600</b>	<b>18,000</b>	<b>1,62,000</b>
Sales (Ready made furniture)	5,000	1,50,000	18,00,000	5,200	1,56,000	18,72,000	5500	1,65,000	19,80,000
<i>Less: Cost of sales</i>	3750	1,12,500	13,50,000	3900	1,17,000	14,04,000		1,23,750	14,85,000
<b>Profit (25%) [B]</b>	<b>1250</b>	<b>37,500</b>	<b>4,50,000</b>	<b>1300</b>	<b>39000</b>	<b>4,68,000</b>	<b>1375</b>	<b>41,250</b>	<b>4,95,000</b>
Income from Flexiload [C]		<b>2000</b>	<b>24000</b>		<b>2,000</b>	<b>24,000</b>		<b>3,000</b>	<b>43,200</b>
Income from Bkash [D]		<b>3000</b>	<b>36,000</b>		<b>3,000</b>	<b>36,000</b>		<b>4000</b>	<b>1,44,000</b>
<b>Gross Profit [E] = [A+B+C+D]</b>		<b>57,500</b>	<b>6,90,000</b>		<b>60,500</b>	<b>7,26,000</b>		<b>66,250</b>	<b>7,95,000</b>
<i>Less: Operating Costs</i>									
Electricity bill		1,200	14,400		1,300	15,600		1,500	18,000
Shop Rent (own)									
Entertainment		300	3,600		300	3,600		300	3,600
Mobile bill		400	4800		400	4800		500	6000
Present salary/Drawings- self		8,000	96,000		8,000	96,000		8,000	96,000
Present salary-Employee (no. of employee : 04)(2*8000)(2*7000)		30000	3,60,000		30000	3,60,000		30000	3,60,000
Others (Chada)		200	2,400		200	2,400		200	2,400
Depreciation Expenses		200	2400		200	2400		200	2400
<b>Total Operating Cost (E)</b>		<b>40,300</b>	<b>4,83,600</b>		<b>40,400</b>	<b>4,84,800</b>		<b>40,700</b>	<b>4,88,400</b>
<b>Net Profit</b>		<b>17,200</b>	<b>2,06,400</b>		<b>20,100</b>	<b>2,41,200</b>		<b>25,550</b>	<b>3,06,600</b>
<b>GT payback</b>			<b>1,20,000</b>			<b>1,20,000</b>			<b>1,20,000</b>
<b>Retained Income:</b>			<b>86,400</b>			<b>1,21,200</b>			<b>1,86,600</b>



## ***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>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	3,00,000		
1.2	Net Profit	2,06,400	2,41,200	3,06,600
1.3	Depreciation (Non cash item)	2400	2400	2400
1.4	Opening Balance of Cash Surplus		88,800	212400
	<b>Total Cash Inflow</b>	<b>5,08,800</b>	<b>3,32,400</b>	<b>5,21,400</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	3,00,000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	1,20,000	1,20,000	1,20,000
	<b>Total Cash Outflow</b>	<b>4,20,000</b>	<b>1,20,000</b>	<b>1,20,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>88,800</b>	<b>2,12,400</b>	<b>4,01,400</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 10 Years of Experience
- Maintaining High Standard in local areas
- Position of his store beside Highway.

## **W**EAKNESS

- Lack of Fund
- Credit Sales

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Climate change effect may harm products.
- Fire
- Theft

Pictures









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**7<sup>th</sup> Internal Design Lab**  
**On 20 April, 2015 at Grameen Trust**

