

## Proposed NU Business Name: **BHAI BHAI STORE**



Project identification and prepared by: Md. Shohel Mollah,  
Jamurkee Unit, Tangail

Project verified by: Md Mizanur Rahman Patwary



**Grameen Shakti**  
**Samajik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

|  |   |  |
|--|---|--|
| Name   | : | <b>MD RIPON MIAH</b>   |
| Age  | : | 27-10-1986 ( 34 Years)   |
| Education, till to date                          | : | Class Ten  |
| Marital status                                   | : | Married  |
| Children   | : | 1 Son  |
| No. of siblings:                                 | : | Brothers and 1 Sister  |
| Address  | : | Vill: Pakulla , P.O: Jamurkee, P.S: Mirjapur Dist: Tangail   |
| Parent's and GB related Info                     |   |  |
| (i) Who is GB member                             | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                               | : | <b>SHIRIN BEGUM</b>  |
| (iii) Father's name                              | : | <b>LATE. LATE FORHAD HOSSAIN</b>   |
| (iv) GB member's info                            | : | Branch: Pakulla Mirjapur, Centre # 05 (Female),<br>Member ID: 1185/2, Group No: 01<br>Member since: 03-05-1995 (20 Years)<br>First loan: 500 taka. |
| Further Information:                             |   | Outstanding loan: Nil  |
| (v) Who pays GB loan installment                 | : | Mother   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>BRAC ASA etc.. | : | No   |

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

|   |   |  |
|---|---|--|
| Present Occupation(Besides own business, i.e., persuading further studies, other business etc.) | : | Nil  |
| Business Experiences and Training Info  | : | Ten years experience in running business.<br>He has no training. |
| Other Own/Family Sources of Income  | : | Mother's income (Agriculture)                                    |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01771-928559   |
| Mother Contact No.  | : |  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. Jamurkee Unit, Tangail      |

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

Shirun Begum is a member of Grameen Bank since 20 years. At first she took 500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in her husband biscuit factory and agriculture.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>BHAI BHAI STORE</b>  |
| Location  | : | Pakulla, Mirjapur, Tangail  |
| Total Investment in BDT                           | : | BDT 2,00,000  |
| Financing   | : | Self BDT 1,00,000 (from existing business) 50%<br>Required Investment BDT 1,00,000 (as equity) 50%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000   |
| Proposed Salary                                   | : | BDT 5,000   |
| Size of shop                                      | : | 16 ft x 8 ft= 125 square ft   |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Juice, Noodles etc.</li><li>▪Average 15% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪The entrepreneur is owner of the shop.</li><li>▪Collects goods from Tangail.</li><li>▪Agreed grace period is 4 months.</li></ul> |

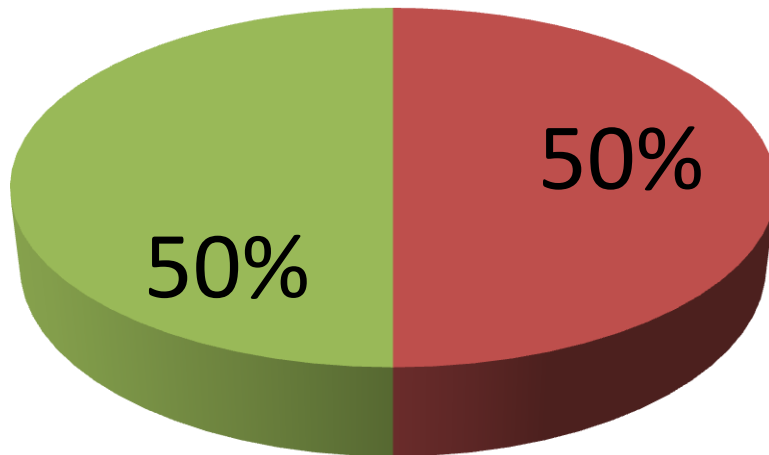
## Existing Business (BDT)

| Particular  | Daily        | Monthly       | Yearly         |
|---|--------------|---------------|----------------|
| <b>Revenue (sales)</b>  |              |               |                |
| Biscuit, Soap, Soft drinks, Salt, Mustard oil,<br>Washing powder, Chanachur, Cosmetics, Juice,<br>Noodles etc | 2,500        | 75,000        | 900,000        |
| <b>Total Sales (A)</b>  | <b>2,500</b> | <b>75,000</b> | <b>900,000</b> |
| <b>Less. Variable Expense</b>   |              |               |                |
| Biscuit, Soap, Soft drinks, Salt, Mustard oil,<br>Washing powder, Chanachur, Cosmetics, Juice,<br>Noodles etc | 2,125        | 63,750        | 765,000        |
| <b>Total variable Expense (B)</b>   | <b>2,125</b> | <b>63,750</b> | <b>765,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>   | <b>375</b>   | <b>11,250</b> | <b>135,000</b> |
| <b>Less. Fixed Expense</b>  |              |               |                |
| Electricity Bill  |              | 600           | 7,200          |
| Mobile Bill   |              | 300           | 3,600          |
| Transportation  |              | 500           | 6,000          |
| Salary (self)   |              | 5,000         | 60,000         |
| Entertainment   |              | 300           | 3,600          |
| Guard   |              | 100           | 1,200          |
| <b>Total fixed Cost (D)</b>   |              | <b>6,800</b>  | <b>81,600</b>  |
| <b>Net Profit (E) [C-D]</b>   |              | <b>4,450</b>  | <b>53,400</b>  |

# Investment Breakdown

| Particulars                                  | Existing        | Proposed        | Proposed Total  |
|--|-----------------|-----------------|-----------------|
| Biscuit, Soap, Soft drinks                   | 25,000          | 40,000          | 65,000          |
| Salt, Mustard oil, Washing powder, Chanachur | 30,000          | 30,000          | 60,000          |
| Cosmetics, Juice, Noodles etc                | 30,000          | 30,000          | 60,000          |
| Fridge                                       | 15,000          | -               | 15,000          |
| <b>Total</b>                                 | <b>1,00,000</b> | <b>1,00,000</b> | <b>2,00,000</b> |

## Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 100,000
- Total 200,000

# Financial Projection (BDT)

| Particular  | Daily        | Monthly        | 1st Year         | 2nd Year         |
|---|--------------|----------------|------------------|------------------|
| <b>Revenue (sales)</b>  |              |                |                  |                  |
| Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Juice, Noodles etc | 4,000        | 120,000        | 1,440,000        | 1,512,000        |
| <b>Total Sales (A)</b>  | <b>4,000</b> | <b>120,000</b> | <b>1,440,000</b> | <b>1,512,000</b> |
| <b>Less. Variable Expense</b>   |              |                |                  |                  |
| Biscuit, Soap, Soft drinks, Salt, Mustard oil, Washing powder, Chanachur, Cosmetics, Juice, Noodles etc | 3,400        | 102,000        | 1,224,000        | 1,285,200        |
| <b>Total variable Expense (B)</b>   | <b>3,400</b> | <b>102,000</b> | <b>1,224,000</b> | <b>1,285,200</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b>   | <b>600</b>   | <b>18,000</b>  | <b>216,000</b>   | <b>226,800</b>   |
| <b>Less. Fixed Expense</b>  |              |                |                  |                  |
| Electricity Bill  |              | 600            | 7,200            | 7,200            |
| Mobile bill & SMS Monitoring  |              | 550            | 6,600            | 6,500            |
| Transportation  |              | 800            | 9,600            | 3,000            |
| Salary (self)   |              | 5,000          | 60,000           | 7,000            |
| Entertainment   |              | 300            | 3,600            | 8,000            |
| Guard   |              | 100            | 1,200            | 1,200            |
| <b>Non Cash Item</b>  |              |                |                  |                  |
| Depreciation  |              | 250            | 3,000            | 3,000            |
| <b>Total Fixed Cost</b>   |              | <b>7,600</b>   | <b>91,200</b>    | <b>35,900</b>    |
| <b>Net Profit (E) [C-D]</b>   |              | <b>10,400</b>  | <b>124,800</b>   | <b>190,900</b>   |
| <b>Investment Payback</b>   |              |                | <b>60,000</b>    | <b>60,000</b>    |



# Cash flow projection on business plan (rec. & Pay)

| Sl #     | Particulars                                       | Year 1 (BDT)   | Year 2 (BDT)   |
|----------|---|----------------|----------------|
| <b>1</b> | <b>Cash Inflow</b>                                |                |                |
| 1.1      | Investment Infusion by Investor                   | 100,000        |                |
| 1.2      | Net Profit  | 124,800        | 190,900        |
| 1.3      | Depreciation (Non cash item)                      | 3,000          | 3,000          |
| 1.4      | Opening Balance of Cash Surplus                   |                | 67,800         |
|          | <b>Total Cash Inflow</b>                          | <b>227,800</b> | <b>261,700</b> |
| <b>2</b> | <b>Cash Outflow</b>                               |                |                |
| 2.1      | Purchase of Product                               | 100,000        |                |
| 2.2      | Payment of GB Loan                                |                |                |
| 2.3      | Investment Pay Back (Including Ownership Tr. Fee) | 60,000         | 60,000         |
|          | <b>Total Cash Outflow</b>                         | <b>160,000</b> | <b>60,000</b>  |
| <b>3</b> | <b>Net Cash Surplus</b>                           | <b>67,800</b>  | <b>201,700</b> |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 10 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

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খুশি থাকো!

ভাই ভাই স্টোর

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LOS ANGELES



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ESTD 1951  
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Sharnola









Los Angeles

1962

RALLY

Fruittix









গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

১১শে মার্চ ১৯৭২

# ২নং জামুকাই ইউনিয়ন পরিষদ কার্যালয়

উপজেলা- মির্জাপুর, জেলা- টাঙ্গাইল।



## লাইসেন্স

তারিখ: ০৭-৩-১৯৭২

লাইসেন্স নং: ০২

লাইসেন্সের তারিখ: ৬৬/১৯৭২

লাইসেন্সের নাম:

শ্রী. মো: রিপন মিয়া

পরিচালকের নাম:

শ্রী. ফরহাদ ~~মিয়া~~ সোজেন

স্বাক্ষরিত স্থান:

পশ্চিমবঙ্গ সরকার, মির্জাপুর, টাঙ্গাইল।

স্থান:

পশ্চিমবঙ্গ সরকার, মির্জাপুর, টাঙ্গাইল।

পেশার নাম:

শ্রী. ফরহাদ সোজেন

পেশার নাম:

শ্রী. ফরহাদ সোজেন

তারিখ:

০৭-৩-১৯৭২

কিস্তি পরিশোধ:

১২০/-

কিস্তি পরিশোধ:

১২০/-

কিস্তি পরিশোধ:

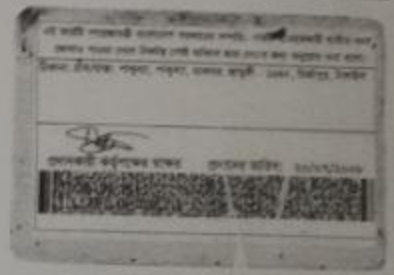
১২০/-

আলী এজাজ খান জৌধুরী

২নং জামুকাই ইউনিয়ন পরিষদ

উপজেলা- মির্জাপুর, জেলা- টাঙ্গাইল।

তারিখ: ০৭/৩/১৯৭২



আমি মোঃ ফারুক হোসেন, ১শতা শ্রম শ্রমিকদের মাধ্যমে,  
 এই মর্মে প্রমাণিত প্রদান করিতেছি যে, পাপুলিয়া বাজারে অবস্থিত  
 আমার দোকান চরটি আমার ছেলে মোঃ রিপন মিয়া  
 পরিচালনা করার দায়িত্ব অর্পণ করিলাম। মোঃ রিপন মিয়া  
 তার স্বত্বাধীন অর্গানাইজেশন দ্বারা দোকান পরিচালনা করিতে পারিবে।  
 আমি কোন প্রকার বাধা সৃষ্টি করিবো না। এই মর্মে  
 সন্মানে স্মৃষ্টি প্রদান করি।  
 এবং আমি তার উন্নতি কামনা করিতেছি।

স্বাক্ষর  
 ১. মোঃ ফারুক হোসেন  
 ২. মোঃ রিপন মিয়া  
 ৩. মোঃ ফরহাদ সোজেন  
 ৪. মোঃ ফরহাদ সোজেন

DEAR WORLD



# FAMILY PICTURE

