

A Nabin Udyokta Project

# Bhai Bhai Traders



*NU Identified and PP Prepared by :*  
Md. Ziaul Hoque, Dhamrai Unit  
*Verified By:* Tapan Kumar Debnath

**GRAMEEN TRUST**

Presented by  
**Jahir Uddin**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Jahir Uddin
Age	:	04/12/1981 (34 years 7 months)
Marital status	:	Married
Children	:	One Daughter
No. of siblings:	:	2 Brother, 3 sister
<b>Parent's and GB related Info</b>		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Jahura Begum
(iii) Father's name	:	Montaj Uddin
(iv) GB member's info	:	Member since: 02/03/1990 Branch: Dhamrai, Centre no.02, Group:70 Loanee No.5781 First loan:2,500/- Total Amount Received: Tk. 2,00,000/- Existing loan: 30,000/- Outstanding: 26,799/-
<b>Further Information:</b>		
(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	:	Class Eight

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation 0	:	Grocery Shop Business
Trade License Number	:	2455
Business Experiences and Training Info.	:	10 years
Other Own/Family Sources of Income	:	Business (brother)
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01820646746
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother has been a member of Grameen Bank Since 1990. At first his mother took a loan amount of 2500 BDT from Grameen Bank. She invested the money in her son's business for expansion. NU's mother gradually improved their life standard by using GB loan.

# PROPOSED BUSINESS Info.



Business Name	:	<b>Bhai Bhai Traders</b>
Address/ Location	:	Kumrail, Dhamrai,Dhaka
Total Investment in BDT	:	300,000/-
Financing	:	Self BDT : 1,70,000 (from existing business) - 57% Required Investment BDT : 1,30,000 (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>15%</b>
ii. Estimated % of proposed gross profit margin	:	<b>15%</b>
iii. Agreed grace period	:	<b>5 months</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present stock items:</b> Furniture Mobile Set (4) Flexi Load (GP, Robi, Banglalink) Presents Goods item: (*)	6,000 4,000 10,000 150,000		170,000
<b>Proposed Stock Items:</b> (Rice, Flour, Oil, Cake, Liquid Milk, Shampoo, Horlicks, Telkom Powder, Juice Etc.) (**)		130,000	130,000
<b>Total Capital</b>	<b>170,000</b>	<b>130,000</b>	<b>3,00,000</b>

N.B: Details of Present stock (\*) & proposed (\*\*) items have enclosed in next slide.

# PRESENT & PROPOSED INVESTMENT Breakdown



<b>Present Stock item</b>	
<b>Product name</b>	<b>Amount</b>
Soap (Various Brand)	20,000
Olive and Coconut Oil	15000
Chips	3,000
Detergent (Various Brand)	5,000
Rice (10 Sacks)	20,000
Juice, Candle, Savlon, Gum	5,000
Biscuit, Liquid Milk	10,000
Chanachur, bulb, Tang, Tissue	15,000
Soyabean Oil	5,000
Shampoo, Lotion, Talcum powder, Harpic, Saline	15,000
Sugar(1 Sack)	3,000
Flour (1 Sack)	2,000
Shaving Cream, Toothpaste, Tooth brush	5,000
Shemai, Halim, Khir Mix, Spices	15,000
Cigarette	10,000
Face Wash (10)	2,000
<b>Total Present Stock</b>	<b>1,50,000</b>

<b>Proposed stock item</b>	
<b>Product Name</b>	<b>Amount</b>
Soap (Various Brand)	15,000
Olive and Coconut Oil	10,000
Chips	5,000
Detergent (Various Brand)	3,000
Rice (15 Sacks)	30,000
Juice, Candle, Savlon, Gum	10,000
Biscuit, Liquid Milk	6,000
Chanachur, bulb, Tang, Tissue	5,000
Soyabean Oil	5,000
Shampoo, Lotion, Talcum powder, Harpic, Saline	10,000
Sugar(1 Sack)	3,000
Flour (1 Sack)	2,000
Shaving Cream, Toothpaste, Tooth brush	8,000
Shemai, Halim, Khir Mix, Spices	5,000
Cigarette	12,000
Face Wash (5)	1,000
<b>Total Proposed Stock</b>	<b>130,000</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,080,000
<i>Less: Cost of sale (B)</i>	2,550	76,500	918,000
<b>Gross Profit 15% (A-B)= [C]</b>	<b>450</b>	<b>13,500</b>	<b>162,000</b>
<b><i>Less: Operating Costs</i></b>			
Electricity bill		500	6,000
Night Guard Bill		150	1,800
Mobile Bill		200	2,400
Salary from Business		8,000	96,000
Others (Entertainment)		200	2,400
<b><i>Non Cash Item:</i></b>			
Depreciation Expenses(10,000*15%)		125	1500
<b><i>Total Operating Cost (D)</i></b>		<b>9,175</b>	<b>1,10,100</b>
<b>Net Profit (C-D):</b>		<b>4,325</b>	<b>51,900</b>

N.B: His shop is located in his own place. As a result, Rent is not included in financial projection



# 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 (A)	4,000	120,000	1,440,000	4,500	135,000	1,620,000	5,000	150,000	1,800,000
<b>Less: Cost of Sale (B)</b>	3,400	102,000	1,224,000	3,825	114,750	1,377,000	4,250	127,500	1,530,000
<b>Gross Profit 15% (A-B)=(C)</b>	600	18,000	216,000	675	20,250	243,000	750	22,500	270,000
<b>Less operating cost :</b>									
Electricity bill		500	6,000		600	7,200		600	7,200
Night Guard Bill		150	1,800		200	2,400		250	3,000
Salary from Business		8,000	96,000		8,000	96,000		8,000	96,000
Mobile Bill		200	2,400		300	3,600		400	4,800
Others		200	2,400		200	2,400		200	2,400
<b>Non Cash Item:</b>									
Depreciation Expense		125	1500		125	1500		125	1500
<b>Total Operating Cost (D)</b>		9,175	1,10,100		9,425	1,13,100		9,575	1,14,900
<b>Net Profit (C-D) = (E)</b>		<b>8,825</b>	<b>1,05,900</b>		<b>10,825</b>	<b>1,29,900</b>		<b>12,925</b>	<b>1,55,100</b>
<b>GT payback</b>			52,000			52,000			52,000
<b>Retained Income:</b>		<b>53,900</b>		<b>77,900</b>			<b>103,100</b>		

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	130,000	0	0
1.2	Net Profit	105,900	1,29,900	1,55,100
1.3	Depreciation (Non cash item)	1500	1500	1500
1.4	Opening Balance of Cash Surplus	0	28,601	108,001
	<b>Total Cash Inflow</b>	<b>2,37,400</b>	<b>1,60,001</b>	<b>264,601</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	130,000	0	0
2.2	Payment of GB Loan*	26,799	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	52,000	52,000	52,000
	<b>Total Cash Outflow</b>	<b>2,08,799</b>	<b>52,000</b>	<b>52,000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>28,601</b>	<b>108,001</b>	<b>2,12,601</b>



## **S**TRENGTH

- Business Experience and Skill
- Maintain Daily accounts
- 16 hours shop open
- No loan against business
- Located beside Road

## **W**EAKNESS

- Lack of investment
- Credit Sale

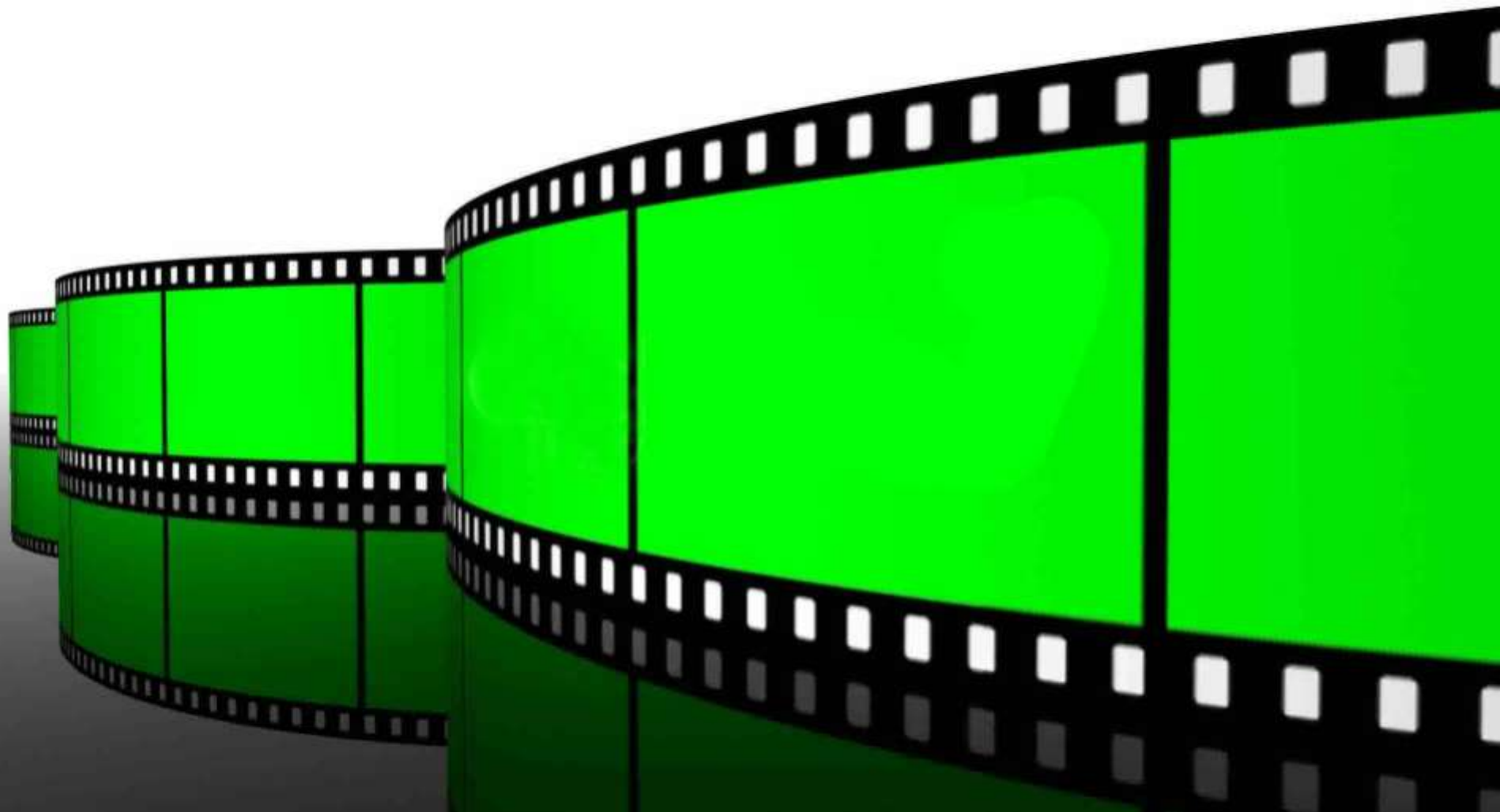
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of Customer
- Have chance to grab new customer

## **T**HREATS

- Fire.
- Theft.
- Political Instability may reduce the sale.

# Photographs



# Photographs



# Photographs



# Photographs



# Photographs






# Photographs



# Photographs



  
 গ্রামীণ ব্যাংক  
 শাখা  
 ধামরাই শাখা

সহজ ঋণের পাশ বই

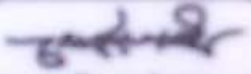
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 পণী নাম: বাহাদুর  
 গ্রুপ নাম: ০৫  
 কেন্দ্র নাম: ০৫  
 কেন্দ্রের নাম: মুন্সিগঞ্জ ডি.সি.:  
 বই ইস্যুর তারিখ: ২০/১১/১৩  
 শাখা ব্যবস্থাপকের স্বাক্ষর

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

  
 নাম: জাহির উদ্দিন  
 Name: Jahir Uddin  
 পিতা: ফারহান উদ্দিন  
 মাতা: সফুরা খাতুন  
 Date of Birth: 04 Dec 1981  
 ID NO: 2621406384477

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি ব্যক্তিগত এবং  
 কোনো শর্তে অন্য কারো হস্তান্তর করা যাবে না।

ঠিকানা: বাড়ি নং: ১৩-২৬, রাজা নং/নাম: কুমড়াইল, কুমড়াইল,  
 ডাকঘর: ধামরাই - ১০২০, ধামরাই, ধামরাই পৌরসভা,  
 ঢাকা

  
 প্রধানকারী কর্তৃপক্ষের স্বাক্ষর      প্রদানের তারিখ: ২২/১২/২০০৭





*Presented at*  
**15<sup>th</sup> Internal Design Lab**  
on August 17, 2015 at GT

