

Proposed NU Business Name : Bhai Bhai Telecom & Varieties Store
Business Category: General Retail & Wholesale



Project Identified by: Md. Asaduzzaman, Asst. Officer, Gobindoganj, Gaibandha
Business Proposal Prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Rezaul Karim Vill: Sondhail, Union: Talukkanupur, Post: Talukkanupur, Upazila: Gobindoganj, District: Gaibandha.
Age	:	22 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	03 (Three) 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. Sahera Begum
(iii) Father's name	:	Md. Golam Rosul
(iv) GB member's info	:	<i>Branch: Talukkanupur, Gobindoganj, Centre # 70/mo</i> <i>Loan no.: 9685, Member since 10 April 1994</i> First loan: Tk. 2,000 Existing loan: Tk. 43,600, Outstanding loan: 25,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Degree-Final Year-Continuing
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has (Entrepreneur) another income from agriculture and livestock business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	05 (Five) years experience is running his own business. He started the business with BDT 100,000 (One lac). : He has on hand training from his brother's grocery Shop (1 Year).
Other Own/Family Sources of Income	:	His elder brother's income from grocery business and younger brother's income from entrepreneur business as an assistant.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01758851222
NU's National ID No.	:	19943213094000299
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sahera Begum is a GB member since 10 April 1994 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation purposes, purchasing goat and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Telecom & Varieties Store</i>
Address/ Location	:	Jamalpur Hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 223,000
Financing	:	Self Tk. 123,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	From Products 15% and Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	From Products 15% and Mobile Recharge and bKash100%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	1,900	53,200	638,400
Commission from Mobile Recharge	81	2,268	27,216
Total Income from Sales and Commission (A)	1,981	55,468	665,616
Less: Cost of sales of products (Product purchase)	1,615	45,220	542,640
Gross Profit (C) [C=(A-B)]	366	10,248	122,976
Less: Operating Cost:			
Electricity bill		500	6,000
Generator bill		300	3,600
Shop Self		-	-
Mobile bill		300	3,600
Night Guard bill		200	2,400
Conveyance bill		500	6,000
Provision of bad debt		3	36
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-01- brother)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		456	5,475
Total Operating Cost (D)		8,759	105,111
Net Profit (C-D):		1,489	17,865

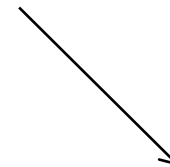
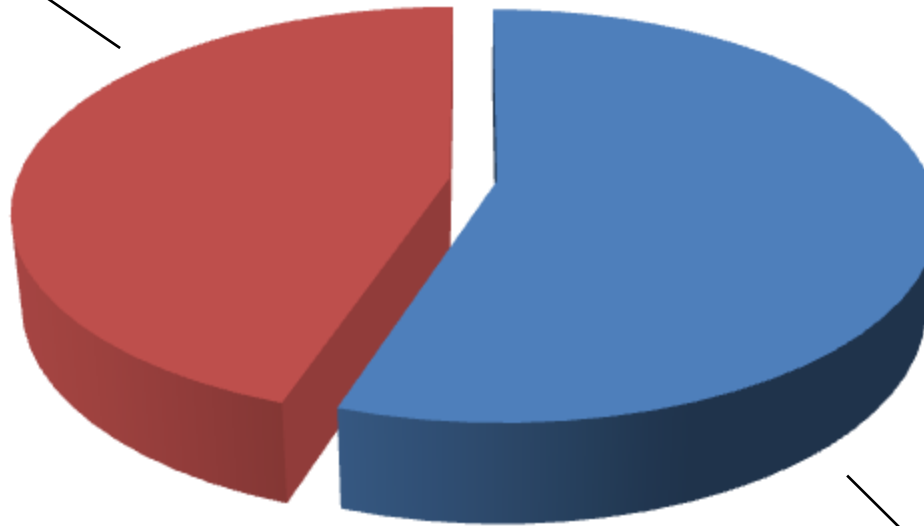
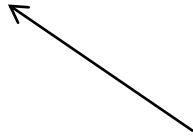
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Cosmetics item stationary item and others products etc.)	Investment in products (Grocery item, Cosmetics item stationary item and others products etc.)	75,500	80,000	155,500
Investment in Mobile Load (GP, Blink, Robi, Teletalk etc.)		13,000	-	88,500
Investment in bKash		-	20,000	20,000
Investment in machineries & equipment (refrigerator, fan, light, calculator, mobile set etc.)		16,500	-	16,500
Cash in hand		9,410	-	9,410
Debtors (Since January to at Present)		3,590	-	3,590
GB Outstanding Loan		(25,000)	-	(25,000)
Decoration (Fixture & Fittings)		30,000	-	30,000
Total Capital		123,000	100,000	223,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 123,000
- GTT's Investment BDT 100,000
- Total Capital BDT 223,000

GTT's
Investment 45%



Entrepreneur's
Contribution
55%

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
Est. Sales income from products	2,800	78,400	940,800	3,360	94,080	1,128,960	4,032	112,896	1,354,752
Est. Commission from Mobile Recharge	89	2,495	29,938	107	2,994	35,925	120	3,353	40,236
Est. Commission from bKash	34	952	11,424	41	1,142	13,709	46	1,279	15,354
Est. Total Income from Sales and Commission (A)	2,923	81,847	982,162	3,508	98,216	1,178,594	4,197	117,528	1,410,342
Less: Cost of sales of products (Product purchase)	2,380	66,640	799,680	2,856	79,968	959,616	3,427	95,962	1,151,539
Gross Profit (C) [C=(A-B)]	543	15,207	182,482	652	18,248	218,978	770	21,567	258,803
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		750	9,000
Generator bill		400	4,800		500	6,000		550	6,600
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		200	2,400		230	2,760		230	2,760
Conveyance bill		1,000	12,000		1,200	14,400		1,300	15,600
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Provision of bad debt		3	36		3	36		3	36
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-01-brother)		1,500	18,000		2,000	24,000		2,400	28,800
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		456	5,475		456	5,475		456	5,475
Total Operating Cost (D)	-	11,961	139,531	-	14,091	169,091	-	15,891	190,691
Net Profit (C-D):	-	3,246	42,951	-	4,157	49,887	-	5,676	68,112
Retained Income			42,951			92,838			160,950

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include 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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	46,951	57,887	76,112
1.3	Depreciation Expenses	5,475	5,475	5,475
1.4	Opening Balance of Cash Surplus	-	3,426	18,788
	Total Cash Inflow	152,426	66,788	100,375
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Payback to GB Loan	25,000		
2.3	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	149,000	48,000	48,000
3.0	Total Cash Surplus	3,426	18,788	52,375

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Brother)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- Ownership of business & business Place in his own name;
- He has on hand training;
- Skilled and working experiences (6yrs);

WEAKNESS

- Can not supply goods and Services as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 283,950 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 36th In-house Executive Social Business
Design Lab

(GTT) on January 25, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures











002
WALTON

ELECTRIC

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WALTON
REFRIGERATOR
SPECIFICATIONS

WALTON
REFRIGERATOR
SPECIFICATIONS



WALTON



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জ্বনে উঠুন আপন শক্তিতে
ডাই ডাই টেলিকম
আসলে সব সমস্যা সমাধানের পাশে



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এখন
রিচার্জ করুন





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ রেজাউল করিম

Name: Md. Rezaul karim

পিতা: মৃত গোলাম রসুল

মাতা: মোছাঃ সাহেবা বেগম

জন্ম তারিখ

Date of Birth: 10 Feb 1994

ID NO: 19943213094000299

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোল্ডিং: গোলাম রসুলের বাড়ী, গ্রাম/বালু: সুখাইল, সুখাইল,
ডাকঘর: তালুক কান্দুপুর - ৫৭৪০, গোবিন্দগঞ্জ, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২৪/১০/২০১৩



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

(স্থানীয় সরকার বিভাগ)

লাইসেন্স ফি আদায় রেজিস্টার

০৭ নং শানুককানুপুর ইউনিয়ন পরিষদ কার্যালয়

ডাকঘর: শানুককানুপুর, উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

ডেড লাইসেন্স

০৪৫

অর্থ বৎসর: ২০১৫/২০১৬ হি

ক্রমিক নম্বর:

লাইসেন্স নম্বর: ৮৪

তারিখ: ২৬/০৩/২০১৬ হি

প্রতিষ্ঠানের নাম:

ডেইরি ডেইরি প্রাইভেট লিমিটেড

মানিকের নাম:

শ্রী: মোঃ হেলাল উদ্দিন কামিল

পিতা/স্বামীর নাম:

শ্রী: গোলাম আলম

গ্রাম:

শানুককানুপুর

ডাকঘর:

শানুককানুপুর

উপজেলা: গোবিন্দগঞ্জ, জেলা: গাইবান্ধা।

দেশার ধরন

ডেইরি প্রাইভেট লিমিটেড

৩০/৩/২০১৬ হি

তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

২০০/-

(কথায়)

দুইশত টাকা মাত্র

(সিনিয়োর)

০৭ নং শানুককানুপুর ইউনিয়ন পরিষদ
গোবিন্দগঞ্জ, গাইবান্ধা।



গ্রামীণ ব্যাংক

..... শাখা
জলুককানুপুর নোয়াখালী জেলা

সহজ ঋণের পাশ বই

নাম মোছা: মাহারা বিজয়া

স্বামী নং ৯৬৬৮

গ্রুপ নং ৫০

কেন্দ্র নং বচনি:

কেন্দ্রের নাম সুন্দরিতা ডে: স:

বই ইস্যুর তারিখ ৩৭/১০/১৪ ই:

শাখা ব্যবস্থাপকের স্বাক্ষর



Thank You