

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



*Business Proposal Identified by: **Md. Joynul Abedin, Asst. Officer, Saghata Unit, Gaibandha***
*Business Proposal prepared by: **Naznin Akther***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Abdul Ohed</i> Vill: Dokkhin Ullachor para, Union: 2 no. Bharatkhal, Post: Bharatkhal, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	02 (Two) Daughters
No. of siblings:	:	02 (Two) Brothers
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. Amena Begum
(iii) Father's name	:	Late. Soku Sarkar
(iv) GB member's info	:	<i>Branch: Bharatkhal, Saghata, Centre # 01/mo, Loan no.: 8007, Member since February 11, 2004 First loan: Tk. 3,000 Existing loan: Tk. 70,000, Outstanding loan: Tk. 39,500</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's brother
(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	:	Class Ten
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.)	:	20 (Twenty) years experiences is running his own business. He started the business with BDT 2,800 (Two thousand eight hundred). : He has on hand training.
Other Own/Family Sources of Income	:	His brother's income from Agriculture. He mortgaged 25 (Twenty five) decimal land cultivation land and built house from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01924130416
NU's National ID No.	:	3218813071163
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Amena Begum is a GB member since February 11, 2004 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized it for repairing house, purchasing goat, purchasing cow, cultivation purposes and mortgaging 10 (Fifteen) decimal cultivation land.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Store</i>
Address/ Location	:	Bharatkali hat, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 238,000
Financing	:	Self Tk. 138,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three Thousand)
Proposed Salary	:	BDT 4,000 (Four Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 13%
(ii) Estimated % of proposed gross profit margin	:	On products 13%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	2,000	56,000	672,000
Less: Cost of Sales / Products (B)	1,740	48,720	584,640
Gross Profit (C) [C=(A-B)]	260	7,280	87,360
Less: Operating Cost:			
Electricity bill		200	2,400
Night Guard bill		100	1,200
Shop Rent (self)			
Mobile bill		100	1,200
Conveyance bill		500	6,000
Present Salary (Family & Self)		3,000	36,000
Provision of bad debt		18	211
Other Cost (Stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		102	1,220
Total Operating Cost (D)		4,869	58,431
Net Profit (C-D):		2,411	28,929

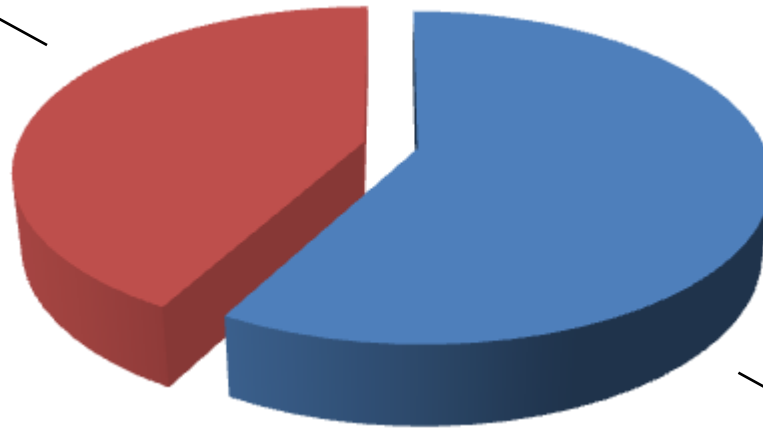
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (grocery item, confectionary item, plastic item, cosmetics item and stationary item etc.)	Investment in products (grocery item, plastic item and electric products etc.)	103,240	100,000	203,240
Investment in Equipment & Tools (weight machine, fan and bulb etc)		3,000		3,000
Cash in hand		2,925		2,925
Debtors (Since february, 2016 to at present)		21,135		21,135
Decoration (fixture and fittings)		7,700		7,700
Total Capital		138,000	100,000	238,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 138,000
- GTT's Investment BDT 100,000
- Total Capital BDT 238,000

GTT's Investment
42%



Entrepreneur's
Contribution 58%

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 income from Products (A)	3,200	89,600	1,075,200	3,840	107,520	1,290,240	4,339	121,498	1,457,971
Less: Cost of Sales / Products (B)	2,784	77,952	935,424	3,341	93,542	1,122,509	3,775	105,703	1,268,435
Gross Profit (C) [C=(A-B)]	416	11,648	139,776	499	13,978	167,731	564	15,795	189,536
Less: Operating Cost:									
Electricity bill		400	4,800		600	7,200		700	8,400
Night Guard bill		200	2,400		300	3,600		400	4,800
Shop Rent (self)		450	5,400		450	5,400		450	5,400
Mobile bill (SMS & Reporting)		400	4,800		400	4,800		400	4,800
Conveyance		1,000	12,000		1,500	18,000		2,000	24,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-(Family & Self)		4,000	48,000		4,500	54,000		5,000	60,000
Bank Charge (DD, PO, SC)		55	330		55	660		55	660
Provision of bad debt		18	211		18	211		18	211
Other Cost (stationary & Entertainment etc.)		600	7,200		800	9,600		1,000	12,000
Non Cash Item:									
Depreciation Expenses		102	1,220		102	1,220		102	1,220
Total Operating Cost (D)	-	7,891	90,361	-	9,391	112,691	-	10,791	129,491
Net Profit (C-D)	-	3,757	49,415	-	4,587	55,040	-	5,004	60,045
Retained Income			49,415			104,455			164,499

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)	53,415	63,040	68,045
1.3	Depreciation Expenses	1,220	1,220	1,220
1.4	Opening Balance of Cash Surplus	-	30,635	46,895
	Total Cash Inflow	154,635	94,895	116,159
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	30,635	46,895	68,159

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintain books of record;
- He has on hand training;
- Skilled and working experiences (20 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 318,699 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 214th as Yunus Centre and 54th In-house
Executive Social Business Design Lab
(GTT) on March 23, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures



















২নং ভরতখালী ইউনিয়ন পরিষদ

উপজেলা: সাঘাটা, জেলা: গাইবান্ধা

<http://varotkhaliup.gaibandha.gov.bd/>

Mail: 2001hvarotkhaliup@gmail.com



ট্রেড লাইসেন্স

লাইসেন্স নং : ১১৮
তারিখ: ১০/০৬/২০১৬ইং

প্রতিষ্ঠানের নাম : কাই, কাই খোর.....

প্রোপারাইটরের নামঃ মোঃ মোকুল ওয়াহেদ.....

পিতার নাম : মুত চকু মরকাব.....

ঠিকানা : ভরতখালী, সাঘাটা, গাইবান্ধা.....

পেশার ধরন : স্থানীয় হোমোনি.....

অর্থ বৎসর : ২০১৫-১৬.....

টাকার পরিমাণ : ২০০/০০.....

কথায় : দুইশত টাকার মত.....

চেয়ারম্যান/সিডিও (স্বাক্ষর)
১০/০৬/১৬
২০১৬

ଦେଲିନ. ବିକ୍ରି = ରିଜର୍ଭ

୨/୭/୨୫ (ଆପେ) ବିକ୍ରି = ୨୦୬୦/-

୫/୭/୨୬ - ୩ ୩ = ୨୫୨୦/-

୨/୭/୨୬ ୩ ୩ = ୨୨୭୦/-

୨୦/୭/୨୬ ୩ ୩ = ୨୦୨୦/-

୨୨/୭/୨୬ ୩ ୩ = ୨୫୨୦/-

୨୫/୭/୨୬ ୩ ୩ = ୨୫୨୦/-

୨୭/୭/୨୬ ୩ ୩ = ୨୨୭୦/-



গ্রামীণ ব্যাংক

সহজ ঋণের পাশ বই

সহজ ঋণের পাশ বই

নাম: জগমল

অণী নং: ৮০০৭

গ্রুপ নং: ০২

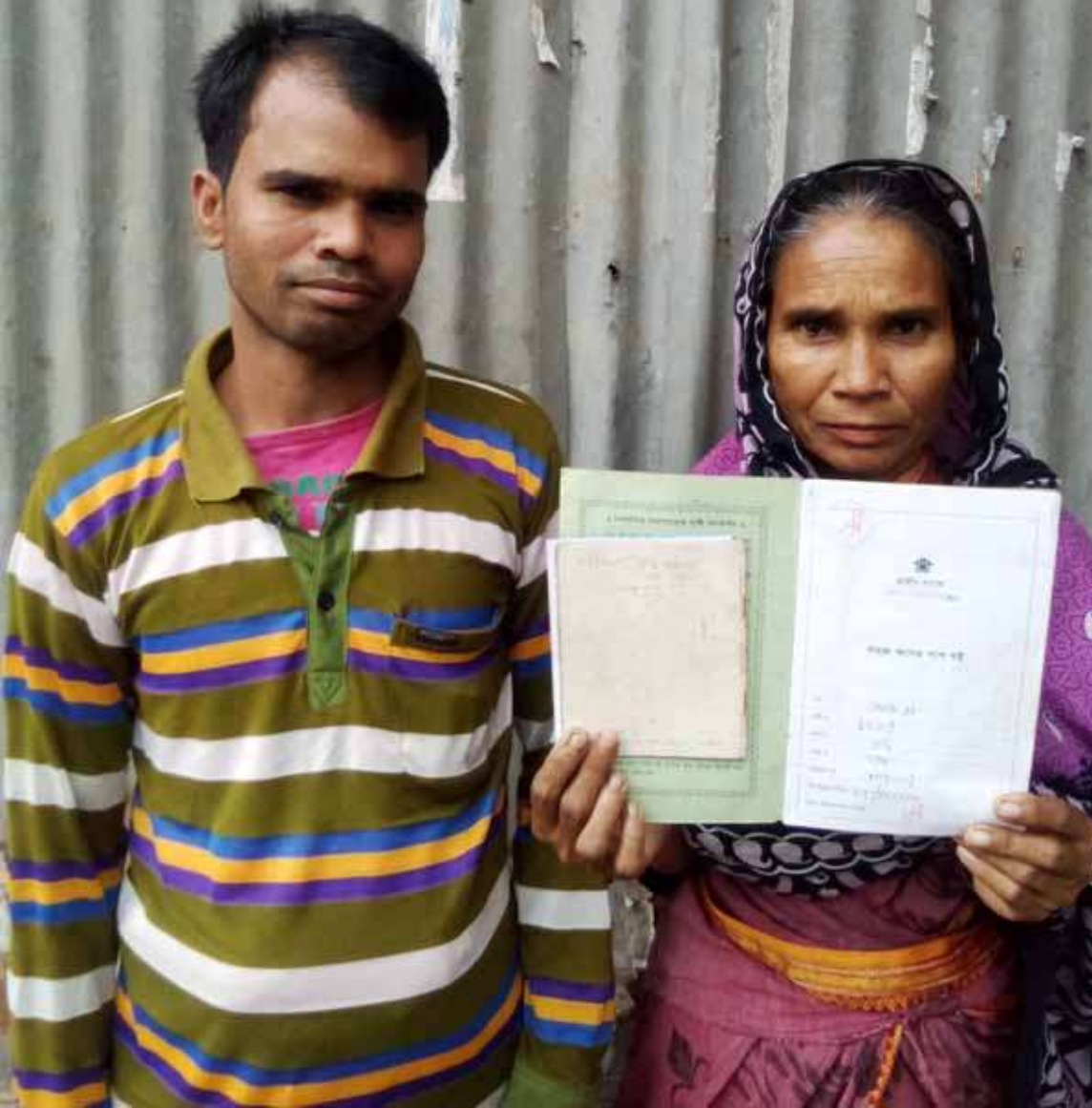
কেন্দ্র নং: ১১১

কেন্দ্রের নাম: হেচুলদী

বই ইস্যুর তারিখ: ২৫/০৩/১১

পাখা ব্যবস্থাপকের স্বাক্ষর





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



নাম: মোঃ আব্দু ওয়াহেদ

Name: Md Abdul Ohed

পিতা: নূত ছকু সরকার

মাতা: মোছাঃ আমেনা বেগম

Date of Birth: 01 May 1981

ID NO: 3218813071163

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। তাহাটি ব্যবহারকারী ব্যক্তিগত অন্য
কোথাও পাঠানো পোলে নিবন্ধিত পোলে অকিসে সন্মত মেয়ক জন্য অনুবোধ করা হলো।

মিকানা: গ্রাম/লাজা: দক্ষিণ উল্লা চবলতা, দক্ষিণ উল্লা, ডাকঘর: চবলতখালী -
৫৭৫০, পাহাটি, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৯/০৯/২০০৮



Thank You