M/S Bhai Bhai Traders



Project by- Md. Aminul Sarker

Identified by- Ratan Kumar Roy Verified by- Sonia Sultana

Panchdona Unit Area 4

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| Name | : | Md. Aminul Sarker |
|---|---------|--|
| Age | : | 34 Years |
| Marital status | : | married |
| Children | : | 01 son and 02 daughters |
| No. of siblings: | : | 04 brothers and 01 sister |
| Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info | : : : | Mother Father Amirunesa Begum Md. Chand Mia Sarker Member since :1985 Branch: Jinaydi |
| Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others | : : : : | Brother N/A N/A N/A N/A N/A |
| Education | : | Class Five |

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

| Present Occupation | : | Business | | | |
|---|---|---|--|--|--|
| | | -Selling cosmetic , cloth and shoe items -Collects from Dhaka , Narsingdi, Polash. | | | |
| Initial Investment | : | 1,50,000 (mother) | | | |
| Trade License | | 1438-15/16 | | | |
| Business Experience And Training Info | : | 10 years Training from Jubounanayon odhidoptor | | | |
| Other Own/Family Sources of Income | : | House rent, Agriculture | | | |
| Other Own/Family Sources of Liabilities | : | N/A | | | |
| NU Contact Info | | 01712884649 | | | |
| NU Project Source/Reference | : | GT Panchdona Unit | | | |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank (GB) Since 1985. At first she took a loan amount of BDT 2000 from Grameen Bank. She Invested the money to improve their living standard.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| Business Name | : | M/S Bhai Bhai Traders |
|--|---|---|
| Address/ Location | : | Charngordi Bazar, Palash, Narsingdi. |
| Total Investment in BDT | : | 6,00000 |
| Financing | : | Self BDT: 4,50,000 (from existing business) - 75% Required Investment BDT: 1,50,000 (as equity) -25% |
| Present salary/drawings from business (estimates) | : | BDT 7,000 |
| Proposed Salary | | BDT 8,000 |
| Proposed Business % of present gross profit margin | : | 15% |
| Estimated % of proposed gross profit margin | : | 15% |
| Agreed grace period | : | 3 months |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|--|-------------------------|-------------------|----------------|
| Investments in different categories: | (1) | (2) | (1+2) |
| Present items: Furniture: 25000 (5 rack and 02showcase) Monitor (1) fan (2) 10000 cosmetics, shoes and cloth 4,15000 | 4,50,0000 | | 6,00000 |
| Proposed Items (**): | | 1,50,000 | 1,50,000 |
| Total Capital | 4,50,000 | 1,50,000 | 6,00000 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Product name | Amount |
|--|----------|
| Cosmetic items: Cream, powder, leap gel, perfume, body spray, soap, oil, and uniliver cosmetic items | 1,15,000 |
| Cloth: Three pcs, four pcs, sharee, pant, genji, lungi, panjabi, under garments | 1,50,000 |
| Shoes: ladies shoe, gents shoe, kid shoe etc | 1,00000 |
| Workshop business | 50,000 |
| Total Present Stock | 4,15,000 |

| Product Name | Amount |
|----------------------|----------|
| Cosmetic items | 50000 |
| Cloth items | 50,000 |
| Shoe items | 50,000 |
| Total proposed stock | 1,50,000 |

INFO ON EXISTING BUSINESS OPERATIONS

| Particulars | | Existing Business (BDT) | | |
|-----------------------------|-------|-------------------------|---------|--|
| | Daily | Monthly | Yearly | |
| Sales (A) | 8000 | 240000 | 2880000 | |
| Less: Cost of sale (B) | 6800 | 204000 | 2448000 | |
| Gross Profit 15% (A-B)= [C] | 1200 | 36000 | 432000 | |
| Less: Operating Costs | | | | |
| Electricity bill | | 2000 | 24000 | |
| Mobile Bill | | 500 | 6000 | |
| Generator | | 300 | 3600 | |
| Salary from Business (Self) | | 7000 | 84000 | |
| Others (Entertainment) | | 500 | 6000 | |
| Non Cash Item: | | | | |
| Depreciation Expenses10% | | 290 | 3480 | |
| Total Operating Cost (D) | | 10590 | 127000 | |
| Net Profit (C-D): | | 25410 | 304920 | |

FINANCIAL PROJECTION OF NU BUSINESS PLAN

| Particulars ——— | | Year 1 (BDT) | | | Year 2 (BDT) | | | Year 3 (BDT) | | |
|-----------------------------|------|--------------|---------|-------|--------------|---------|-------|--------------|---------|--|
| | | Monthly | Yearly | Daily | Monthly | Yearly | Daily | Monthly | Yearly | |
| Sales (A) | 8000 | 240000 | 2880000 | 9000 | 270000 | 3240000 | 10000 | 210000 | 2520000 | |
| Less: Cost of Sale (B) | 6800 | 204000 | 2448000 | 7650 | 229500 | 2754000 | 8500 | 255000 | 3060000 | |
| Profit20% (A-B)=(C) | 1200 | 36000 | 432000 | 1350 | 40500 | 486000 | 1500 | 45000 | 540000 | |
| Less operating cost: | | | | | | | | | | |
| Electricity bill | | 2000 | 24000 | | 2500 | 30000 | | 3000 | 36000 | |
| Mobile Bill | | 500 | 6000 | | 600 | 7200 | | 600 | 7200 | |
| Generator | | 300 | 3600 | | 500 | 6000 | | 600 | 7200 | |
| Salary- self | | 8000 | 96000 | | 8000 | 96000 | | 8000 | 96000 | |
| Others | | 500 | 6000 | | 600 | 7200 | | 600 | 7200 | |
| Depreciation Expenses | | 290 | 3480 | | 290 | 3480 | | 290 | 3480 | |
| Total Operating Cost (F) | | 11590 | 139000 | | 12390 | 148680 | | 13090 | 157080 | |
| Net Profit =(E-F) | | 24410 | 292920 | | 28110 | 337320 | | 31910 | 382920 | |
| GT payback | | 60000 | | | 60000 | | | 60000 | | |
| Retained Income: | | 232920 | | | 277320 | | | 322920 | | |

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

| SI# | Particulars | Year 1 (BDT) | Year 2 (BDT) | Year 3 (BDT) |
|-----|---|-----------------|-----------------|-----------------|
| 1.0 | Cash Inflow | | | |
| 1.1 | Investment Infusion by Investor | 1,50,00 | 0 | 0 |
| 1.2 | Net Profit | 292920 | 337320 | 382920 |
| 1.3 | Depreciation (Non cash item) | 3480 | 3480 | 3480 |
| 1.4 | Opening Balance of Cash Surplus | 0 | 236400 | 517200 |
| | Total Cash Inflow | 446400 | 577200 | 783600 |
| 2.0 | Cash Outflow | | | |
| 2.1 | Purchase of Product | 1,50,000 | 0 | 0 |
| 2.2 | Investment Pay Back (Including Ownership Tr. Fee) | 60000 | 60000 | 60000 |
| 2.3 | Payment of GB loan | | | |
| | Total Cash Outflow | 2,10,000 | 60000 | 60000 |
| 3.0 | Net Cash Surplus | 236400 | 517200 | 843600 |

SWOT Analysis

STRENGTH

- Skilled and experience
- Family Business
- Supply of new hand set and accessories items
- Well Known Businessman
- Good communicational skill

WEAKNESS

Lack of investment

OPPORTUNITIE

- New client
- May introduce new accessories and new client items

THREATS

- Competitors
- Political Unrest
- Theft



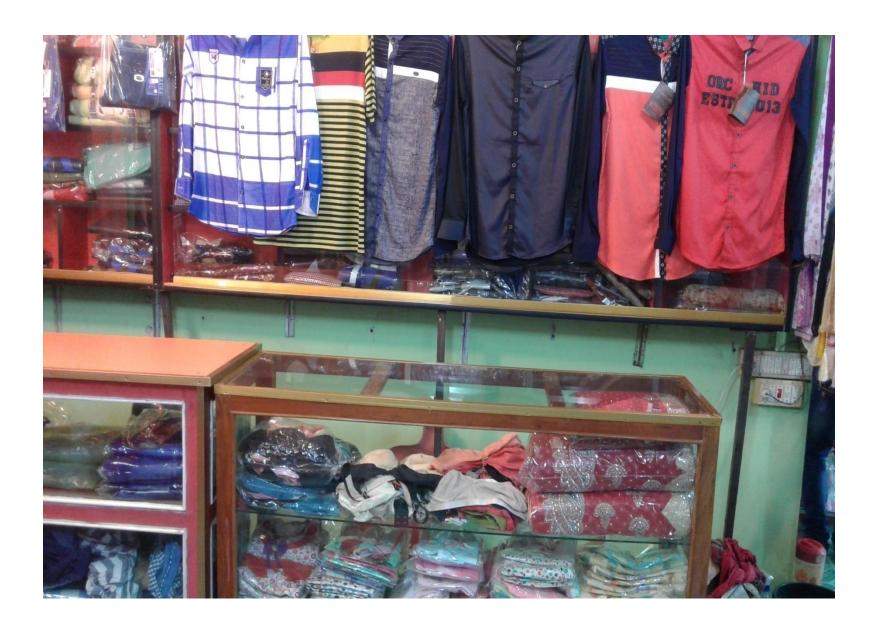




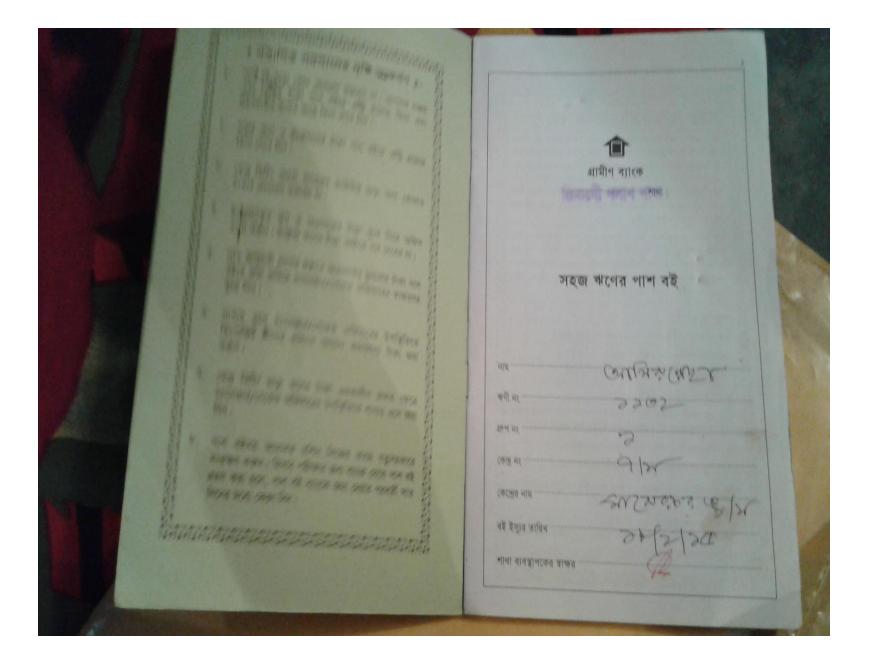














Government of the People's Republic of Bangladesh

National Board of Revenue

Taxpayer's Identification Number (TIN) Certificate

TIN: 647269852009

This is to Certify that AMINUL SARKER is a Registered Taxpayer of National Board of Revenue under to

jurisdiction of Taxes Circle-220 , Taxes Zone 10, Dhaka.

Taxpayer's Particulars :

1) Name : AMINUL SARKER

2) Father's Name : CHAN MIA SARKER

4.a) Current Address : M/S BHAI BHAI TRADERS, CHORNOGORDI BAZAR MORE, GOYESHPUR, I

Narsingdi, PO: 1610 4.b) Permanent Address: MAJHER CHAR, GOYESHPUR, Polash, Narsingdi, PO: 1610

5) Previous TIN: Not Applicable

6) Status: Individual

Date: December 13, 2015

lease Note:

Texpayer is table to file the Return of Income under on 75 of the Income Tax Ordinance, 1984. ture to ste Return of Income under section 75 is liable

nalty under section 124; and oution under section 164 of the Income Tax



Deputy Commissioner of Taxes Taxes Circle-220 Taxes Zone 10, Dhaka Address: 47, Brandi, Narshindi Phone: 94



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

PENTIONAL ID CARD / जाडीस श्रीत्र प्राप्त



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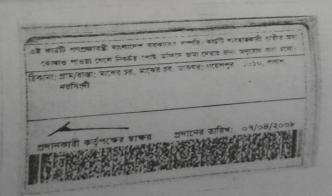
নাম: আমিনুল সরকার Name: AMINUL SARKER

পিতা; চান মিয়া সরকার

াতা: মনোয়ারা বেগম (আমিরুরেছা)

Date of Birth 25 Apr 7883

ID NO: 6816379230494



Presented at 38th Internal Design Lab on April 7, 2016 at GT

