

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



*Business Proposal Prepared & Verified by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Bulbul Rahman</i> Vill: Dokkhina Sathalia, Union: 03 no. Saghata, Post: Saghata, Upazila: Saghata, District: Gaibandha.
Age	:	27 years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	03 (Three) Brothers and 01 (One) 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 <input checked="" type="checkbox"/> Father <input type="checkbox"/> Late. Laily Begum Md. Nijam Uddin <i>Branch: Saghata, Gaibandha, Centre # 41/mo,</i> <i>Loan no.: 5037, Member since October 27, 2004 to February 10</i> <i>2014;</i> First loan: Tk. 4,000 Existing loan: Nil, Last Loan: TK. 20,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan	:	 N/A No Nil Nil

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

Education, till to date	:	Class Nine
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.)	:	02 (Two) years experiences is running his own business. He started the business with BDT 30,000 (Thirty Thousand). He has taken on hand training from his father's Jute business (7Yrs.). He has built own residence from the benefit of Bulbul Varieties Store.
Other Own/Family Sources of Income	:	His elder brother's income from Jute business, another brother's income from Parts business and Father's income from agriculture & as an assistant of entrepreneur's business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01734879890
NU's National ID No.	:	3218885098756
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Late. Laily Begum was a GB member October 27, 2004 to February 10, 2014 at first she took GB loan BDT 4,000 (Four thousand).
- Successively several times she utilized GB loan for cultivation purposes and assisting her husband in Jute business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bulbul Varieties Store</i>
Address/ Location	:	Dokkhin Sathalia, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 182,000
Financing	:	Self Tk. 102,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 2,000 (Two thousand)
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15%, flexi load and bkaash 100%.
(ii) Estimated % of proposed gross profit margin	:	On products 15%, flexi load and bkaash 100%.
(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 (Grocery item & Confectionary item)	1,500	42,000	504,000
Commission from flexiload	14	378	4,536
Commission from bkaash	40	1,120	13,440
Total Sales income (A)	1,554	43,498	521,976
Less: Cost of sales of products (Product Purchase)	1,275	35,700	428,400
Gross Profit (C) [C=(A-B)]	279	7,798	93,576
Less: Operating Cost:			
Electricity bill		200	2,400
Mobile bill		200	2,400
Conveyance bill		700	8,400
Provisional of bed debt		12	147
Present Salary (Family & Self)		2,000	24,000
Present Salary (Assistant-01-Father)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		102	1,220
Total Operating Cost (D)		5,214	62,567
Net Profit (C-D):		2,584	31,009

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary item and Stationary item etc.)	Confectionary item and grocery item etc.	48,683	47,000	95,683
Investment in flexiload		3,000	-	3,000
Investment in bkaash		20,000	30,000	50,000
Investment in Machineries and Equipment (Weight balance set, fan, T.V, mobile set etc.)	Weight machine-1	5,800	3,000	8,800
Cash in hand		6,357	-	6,357
Debtors (Since December, 2015 to at Present)		14,660	-	14,660
Decoration (Fixture & Fittings)		3,500	-	3,500
Total Capital		102,000	80,000	182,000

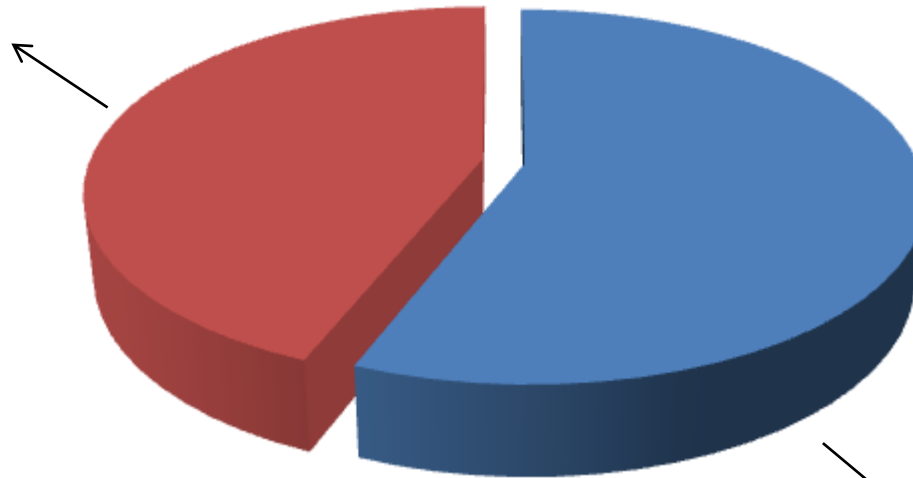
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 102,000

■ GTT's Investment BDT 80,000

■ Total Capital BDT 182,000

GTT's Investment
44%



Entrepreneur's
Contribution 56%

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 (Grocery item & Confectionary item)	2,000	56,000	672,000	2,360	66,080	792,960	2,832	79,296	951,552
Estimated commission from flexiload	41	1,134	13,608	49	1,361	16,330	58	1,633	19,596
Estimated commission from bkaash	60	1,680	20,160	72	2,016	24,192	86	2,419	29,030
Total estimated Sales income (A)	2,101	58,814	705,768	2,481	69,457	833,482	2,977	83,348	1,000,178
Less: Cost of sales of products (Product Purchase)	1,700	47,600	571,200	2,006	56,168	674,016	2,407	67,402	808,819
Gross Profit (C) [C=(A-B)]	401	11,214	134,568	475	13,289	159,466	570	15,947	191,359
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		550	6,600
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		1,000	12,000		1,300	15,600		2,300	27,600
Provisional of bed debt		12	147		12	147		12	147
Bank Charge (DD, PO, SC)		35	420		35	420		35	420
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Family & Self)		3,000	36,000		3,500	42,000		4,500	54,000
Proposed Salary (Assistant-01-Father)		1,500	18,000		2,000	24,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		500	6,000		700	8,400		900	10,800
Non Cash Item:									
Depreciation Expenses		102	1,220		102	1,220		102	1,220
Total Operating Cost (D)	-	7,582	87,787	-	9,182	110,187	-	11,432	137,187
Net Profit (C-D):	-	3,632	46,781	-	4,107	49,279	-	4,514	54,172
Retained Income			46,781			96,060			150,233

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	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	49,981	55,679	60,572
1.3	Depreciation Expenses	1,220	1,220	1,220
1.4	Opening Balance of Cash Surplus	-	32,001	50,500
	Total Cash Inflow	131,201	88,900	112,293
2.0	Cash Outflow			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	Total Cash Outflow	99,200	38,400	38,400
3.0	Total Cash Surplus	32,001	50,500	73,893

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Father); Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Ownership of business & business Place in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Experience : 9yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers;<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 252,233 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 154th as Yunus Centre and 28th In-house Executive
Social Business Design Lab
(GTT) on December 23, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

People's Republic of Bangladesh

জাতীয় পরিচয় পত্র / National ID Card



নাম: মোঃ দুলাবুল রহমান

Name: Md Bulbul Rahman

পিতা: মোঃ নিজাম উদ্দিন

মাতা: বেগম নইলী বেগম

Date of Birth: 01 Feb 1988

ID NO: 3218885098756

এ কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কর্তৃত্ব ব্যবহারকারী বাতিল অন্য
কোনও ব্যক্তি থেকে নিকটস্থ হলে এটিতে জমা দেয়াব জন্য অনুরোধ করা হলো।

সংস্করণ: পূর্ব-সংস্করণ: দক্ষিণ-সংস্করণ: দক্ষিণ-সংস্করণ: ডাকঘর: স্থানীয় পত্র
১৩৫০০, সাখা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর: প্রদানের তারিখ: ১৫/০৯/২০০৮



ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৫-২০২৬



লাইসেন্স

৩নং সাঘাটা ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

নম্বর : ০২

লাইসেন্স নং : ১৬৬ তারিখ : ০৭/০৭/২০২৫

লাইসেন্সধারীর নাম : শুনুন শুনুন শুনুন শুনুন শুনুন শুনুন

পিতা/স্বামীর নাম : শ্রীঃ শ্রীঃ শুনুন শুনুন শুনুন শুনুন

গ্রাম : শ্রীঃ শ্রীঃ শুনুন শুনুন শুনুন শুনুন পোস্ট : শুনুন শুনুন শুনুন শুনুন

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

কার্য ধরন : শ্রীঃ শ্রীঃ শুনুন শুনুন শুনুন শুনুন

তারিখ পর্যন্ত বৈধ : ০৭/০৭/২০২৫

প্রদানের পরিমাণ টাকা : ০০০০ (কথায়) বাক্যে

হয়ে তার ব্যবসা/বৃত্তি/পেশা চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান হলো।

তারিখ : ০৭/০৭/২৫

মোঃ মোশারফ হোসেন সুইট
চেয়ারম্যান
৩নং সাঘাটা ইউনিয়ন পরিষদ

द्विचक्र. विचक्र शिखर

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গ্রামীণ ব্যাংক

সাঘাটা শাখা

সহজ ঋণের পাশ বই

নাম শ্রীমতী: লাইলি বেগম

কর্মী নং ২০৬৮

গ্রুপ নং ০৪

কেন্দ্র নং ৪০৮ম

কেন্দ্রের নাম আব্দুল কাদের পুত্র

Thank You