

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



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

# **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**

Name and address	:	<b><i>Md. Anisur Rahman</i></b> Vill: Putimari, Union: 04 no. Muktinagar, Post: Khamar Dhonaruha, Upazila: Saghata, District: Gaibandha.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Daughter.
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. Arsheda Begum
(iii) Father's name	:	Late. Md. Azhar Ali
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata, Centre # 8/mo,</i> <i>Loan no.: 1763, Membership since November 12, 2010</i> First loan: Tk. 5,000 Existing loan: Tk. 15,000, Outstanding Loan: 15,000
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	:	B. Com (Accounting)
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he (Entrepreneur) has another income from agriculture and seasonal stock 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.)	:	<p>20 (Twenty) years ago entrepreneur's father started the business and last 12 (Twelve) years he is running the business successfully by his ownership. He started the business only with Tk. 50,000 (Fifty thousand).</p> <p>He has 08 (Eight) years working experiences as an employee in a NGO (Udayan Sabolambi Sangstha).</p> <p>Entrepreneur is maintaining 01 (One) D.P.S of Tk. 3000/- Per month from the earning of his present business income (Bhai Bhai Traders).</p>
Other Own/Family Sources of Income	:	His brother's income from Job (Udayan Sabolambi Sangstha).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713769794
NU's National ID No.	:	3218895112320
NU Project Source/Reference	:	Grameen Telecom Trust

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

- Mst. Arsheda Begum is a GB member since November 12, 2010 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for household purposes and finally assisting her son (Entrepreneur) in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Bhai Bhai Traders</i></b>
Address/ Location	:	Udayan bazar, Saghata, Gaibandha.
Total Investment in BDT	:	Tk. 575,000
Financing	:	Self Tk. 375,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 10,000 (Ten thousand)
Proposed Salary	:	BDT 13,000 (Thirteen thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%, Flexiload & bkaash, DBBL mobile banking 100%
(ii) Estimated % of proposed gross profit margin	:	On products 10%, Flexiload & bkaash, DBBL mobile banking 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)	5,500	154,000	1,848,000
Commision from Flexi load	68	1,890	22,680
Comission from bkaash, DBBL mobile banking	20	560	6,720
<b>Total Sales income (A)</b>	<b>5,588</b>	<b>156,450</b>	<b>1,877,400</b>
Less: Cost of Sales of Products (Products Purchase)	4,950	138,600	1,663,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>638</b>	<b>17,850</b>	<b>214,200</b>
<b>Less: Operating Cost:</b>			
Electricity bill		800	9,600
Shop Self		-	-
Mobile bill		300	3,600
Night Guard bill		100	1,200
Conveyance bill		1,500	18,000
Provisional of bed debt		23	280
Present Salary (Family & Self)		10,000	120,000
Present Salary (Assistant-01-Brother)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		799	9,586
<b>Total Operating Cost (D)</b>		<b>15,522</b>	<b>186,266</b>
<b>Net Profit (C-D):</b>		<b>2,328</b>	<b>27,934</b>



# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars		Existing Busines s (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Rice, pulse, soft drinks, juice, stationary item and cosmetics item etc.)	Grocery item, Rice and Different types of pulse tc.	194,346	100,000	294,346
Investment in flexiload		9,000	-	9,000
Investment in bkas, DBBI mobile banking		80,000	100,000	180,000
Investment in Machineries and Equipment (Refregerator-1, Weight machine-1, mobile set-12, Solar set-1 etc.)		44,300	-	44,300
Cash in hand		4,984	-	4,984
GB Outstanding loan		(15,000)	-	(15,000)
Debtors (Since December to at Present)		27,960	-	27,960
Decoration (Fixture & Fittings)		29,410	-	29,410
<b>Total Capital</b>		<b>375,000</b>	<b>200,000</b>	<b>575,000</b>

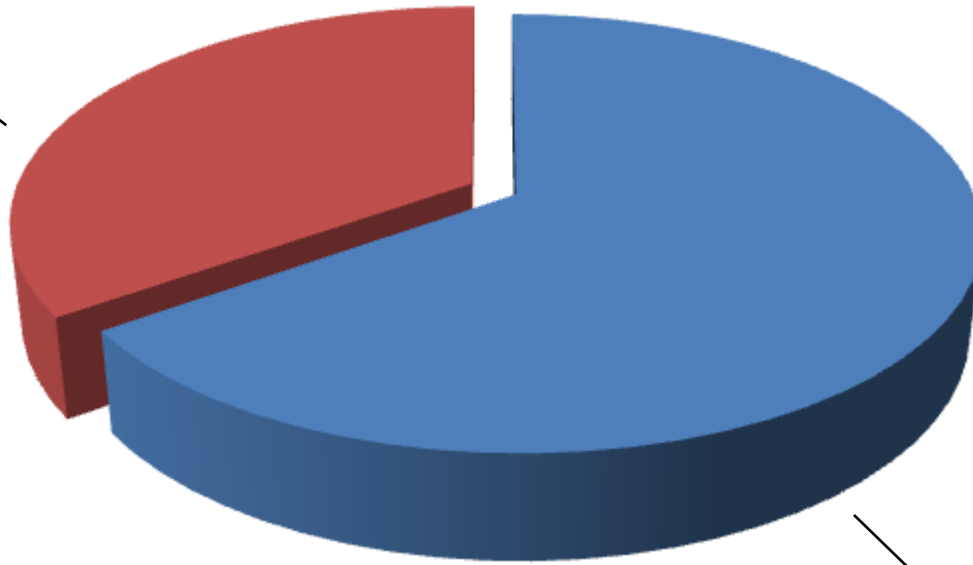
# ***SOURCE OF FINANCE***

■ Entrepreneur's Contribution BDT 375,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 575,000

GTT's Investment  
35%



Entrepreneur's  
Contribution 65%



# 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)	7,000	196,000	2,352,000	7,700	215,600	2,587,200	8,470	237,160	2,845,920
Est. Commission from Flexi load	74	2,079	24,948	82	2,287	27,443	94	2,630	31,559
Est. Commission from bKash, DBBL mobile banking	280	7,840	94,080	308	8,624	103,488	339	9,486	113,837
<b>Total estimated Sales income and Commission (A)</b>	<b>7,354</b>	<b>205,919</b>	<b>2,471,028</b>	<b>8,090</b>	<b>226,511</b>	<b>2,718,131</b>	<b>8,903</b>	<b>249,276</b>	<b>2,991,316</b>
Less: Cost of Sales of Products (Products Purchase)	6,300	176,400	2,116,800	6,930	194,040	2,328,480	7,623	213,444	2,561,328
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,054</b>	<b>29,519</b>	<b>354,228</b>	<b>1,160</b>	<b>32,471</b>	<b>389,651</b>	<b>1,280</b>	<b>35,832</b>	<b>429,988</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,000	12,000		1,100	13,200		1,150	13,800
Shop Self		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Night Guard bill		110	1,320		140	1,680		140	1,680
Conveyance bill		2,500	30,000		2,800	33,600		3,800	45,600
Provisional of bed debt		23	280		23	280		23	280
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		13,000	156,000		13,500	162,000		14,500	174,000
Proposed Salary (Assistant-01-Brother)		1,500	18,000		2,000	24,000		2,000	24,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,900	22,800
<b>Non Cash Item:</b>									
Depreciation Expenses		799	9,586		799	9,586		799	9,586
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>22,410</b>	<b>260,926</b>	<b>-</b>	<b>24,040</b>	<b>288,486</b>	<b>-</b>	<b>26,290</b>	<b>315,486</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>7,109</b>	<b>93,302</b>	<b>-</b>	<b>8,430</b>	<b>101,165</b>	<b>-</b>	<b>9,542</b>	<b>114,502</b>
<b>Retained Income</b>			<b>93,302</b>			<b>194,468</b>			<b>308,970</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	101,302	117,165	130,502
1.3	Depreciation Expenses	9,586	9,586	9,586
1.4	Opening Balance of Cash Surplus	-	47,888	78,640
	<b>Total Cash Inflow</b>	<b>310,888</b>	<b>174,640</b>	<b>218,728</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Payback to GB Outstanding loan	15,000		
2.3	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	<b>Total Cash Outflow</b>	<b>263,000</b>	<b>96,000</b>	<b>96,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>47,888</b>	<b>78,640</b>	<b>122,728</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (brother) Others (beyond family): 0 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business and business place in his own name;</li><li><input type="checkbox"/> Maintain books of record;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Business experience : 12yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods and Services as per demand;</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers (Retail &amp; Wholesale);</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 683,970 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 154<sup>th</sup> as Yunus Centre and 28<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on December 22, 2015 at Grameen Telecom Trust Premises

***Thank you***

Pictures











লুচি

চুইচি

লুচি

Lucy

লুচি

পাট

আপেল

রবি

সামান্য কম ডেয়ারিয়াল টিস্যু

সুন্দর

সব পক্ষে ভাল হলে

সুন্দর (water) এলভে

সুন্দর

সব পক্ষে ভাল হলে

স্বাস্থ্য সুরক্ষা

স্বাস্থ্য সুরক্ষা

স্বাস্থ্য সুরক্ষা





ইলি  
ন রেজিস্টার

Handwritten notes and tables on a notebook page, likely a mobile phone registration register. The text is in Bengali and includes columns for phone numbers and other details. The page is filled with dense handwritten entries.



নতুন

১২০





















২০%  
বোনাস

মোবিক্যা

কেন্দ্রের লিফট  
কম্বো কনু

পয়সা/সে.  
সি-ক্যাডে কনু

৩৯

৭৯

বিক্রম স্টেশন

রবি

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: মোঃ আনিছুর রহমান

Name: Md Anisur Rahman

পিতা : মোঃ আজহার আলী

মাতা : মোছাঃ আরশেদা বেগম

Date of Birth: 05 May 1981

ID NO: 3218895112320

এইটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীত অন্য  
কোন পাওয়া গেলে নিকটস্থ পোলি অফিসে জমা দেওয়ার জন্য অনুরোধ করা হলো।

নাম: হাম/রাস্তা: পুটিয়ারী, পুটিয়ারী, ডাকঘর: বাবারখনাকুড়া-৫৭৫০, সালটা,  
গাইবান্ধা।

রক্ত গ্রুপ/ Blood Group: B+

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৫/০৯/২০০৮







# শে. মুন্সিবনগর ইউনিয়ন পরিষদ

উপজেলাঃ সাঘাটা, জেলাঃ গাইবান্ধা।

## ট্রেড লাইসেন্স

অর্থ বৎসর ২০১৫-২০১৬ই:

বই নম্বর : ০৬

লাইসেন্স নম্বর : ৪৭ শে. মুন্সিবনগর তারিখ : ০৫/০৬/১৫

লাইসেন্সধারীর নাম : শে. আবদুল হক

পিতা/মাতার নাম : শে. আবদুল হক

ঠিকানা : শে. মুন্সিবনগর, ডাকঘর: শে. মুন্সিবনগর, উপজেলা: সাঘাটা

পেশার ধরণ : শে. মুন্সিবনগর

ফি প্রদানের পরিমাণ টাকা : ২০০/-

কথায় : শে. মুন্সিবনগর

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা আগামী ৩০/০৬/২০১৬ই: পর্যন্ত  
বৈধভাবে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০৫/০৬/২০১৬ই:

শে. মুন্সিবনগর  
 চেয়ারম্যানের দস্তখত  
 মোঃ আব্দুল মঈন প্রধান দাবু  
 চেয়ারম্যান  
 শে. মুন্সিবনগর ইউনিয়ন পরিষদ  
 সাঘাটা, গাইবান্ধা।

ପୂର୍ବନାମ ସଂଶୋଧନ ବିବରଣୀ

କ୍ର. - ୨୦/୨୨/୨୧ - ପୁଅ - ୫୨୧୦/୧

କ୍ର. - ୨୨/୨୨/୨୧ - ପୁଅ - ୧୨୨୦/୧

୨୨/୨୨/୨୧ - ପୁଅ - ୨୦୨୪୦/୧

୨୨/୨୨/୨୧ - ପୁଅ - ୨୧୧୦/୧

୨୪/୨୨/୨୧ - ପୁଅ - ୧୨୨୦

୨୧/୨୨/୨୧ - ପୁଅ - ୫୧୧୦/୧

୨୨/୨୨/୨୧ - ପୁଅ - ୧୨୧୦/୧



গ্রামীণ ব্যাংক

মুন্সিগঞ্জ সদর শাখা

সহজ ঋণের পাশ বই

নাম আব্দুল হান্নান

কনী নং ১৭১৬/২

গ্রুপ নং ০৬

কেন্দ্র নং ৫৫

কেন্দ্রের নাম প্রতিষ্ঠান

স্বাক্ষর আব্দুল হান্নান





**Thank You**