



Grameen Telecom Trust
Building Social Business

Proposed NU Business Name : M/S Bhai Bhai Traders

Business Category: Agro Based Business



Business Proposal Prepared & Verified by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Menarul Islam</i> Vill: Norengabad, Union: Sapmara, Post: Sahebganj, Upazila: Gobindoganj, District: Gaibandha.
Age	:	26 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. Sufia Begum
(iii) Father's name	:	Md. Sekendar Ali
(iv) GB member's info	:	<i>Branch: Gobindoganj, Gaibandha, Centre # 10/mo, Loan no.: 1452/1, Membership since March 02, 2004 to May 03, 2011.</i> First loan: Tk. 5,000 Existing loan: Nil, Last Loan: Tk. 10,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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 Eight
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he (Entrepreneur) has another income from agriculture.
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>03 (three) years experiences is running his own business. He started the business with BDT 60,000. (Sixty thousand).</p> <p>He has 12 (Twelve) years working experiences as a Motor cycle technician in his local area.</p> <p>In addition to he has taken 01 (One) bigha land lease for cultivation purpose and purchased 02 (two) cows from the benefit of this business (M/S Bhai Bhai Traders).</p>
Other Own/Family Sources of Income	:	His Elder brother's income from job and another brother's income from business (Auto CNG Servicing Center).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01742408941
NU's National ID No.	:	3213010722839
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Sufia Begum is a GB member since March 02, 2004 to May 03, 2011 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for household purposes, purchasing goats and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Bhai Bhai Traders</i>
Address/ Location	:	Shahebganj bazar, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 371,000
Financing	:	Self Tk. 221,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 2,500 (Two thousand five hundred)
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 17%
(ii) Estimated % of proposed gross profit margin	:	On products 17%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

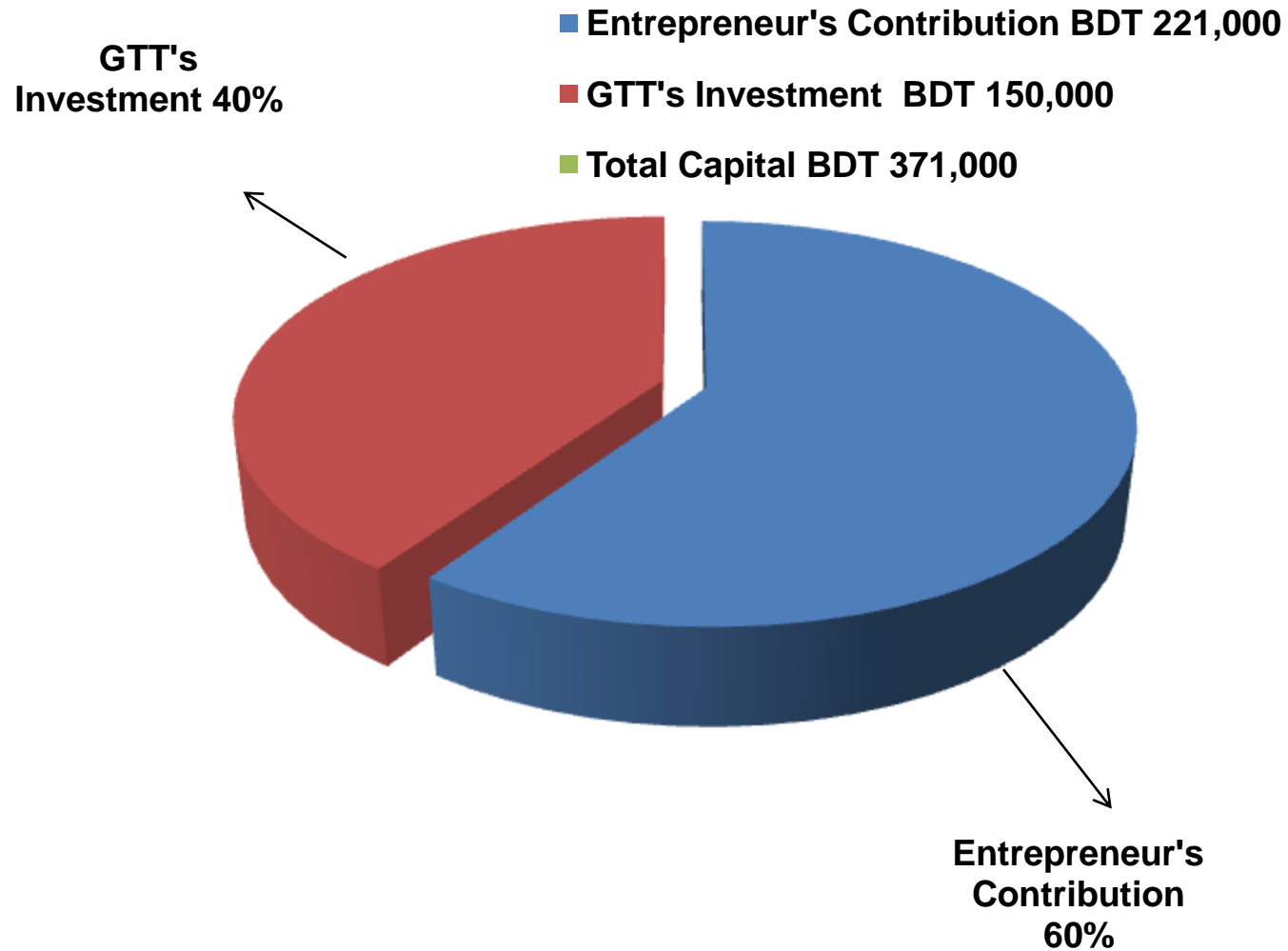
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products (Pesticide, fertilizer, seeds & others item etc.)	2,000	56,000	672,000
Less: Cost of sales of products (Product Purchase) (B)	1,660	46,480	557,760
Gross Profit (C) [C=(A-B)]	340	9,520	114,240
Less: Operating Cost:			
Electricity bill		300	3,600
Shop rent		600	7,200
Mobile bill		200	2,400
Conveyance bill		1,500	18,000
Provision of bed debt		29	344
Present Salary (Family & Self)		2,500	30,000
Present Salary (Assistant-01-Father)		1,000	12,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		283	3,393
Total Operating Cost (D)		6,911	82,937
Net Profit (C-D):		2,609	31,303

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of Pesticide fertilizer, seeds and oil cake, husk, rope etc)	Investment in products (Different types of Pesticide fertilizer, seeds and oil cake, husk, etc)	169,000	150,000	319,000
Investment in machineries & equipment (Television, weight machine, fan, light, calculator etc.)		14,950	-	14,950
Cash in hand		9,868	-	9,868
Debtors (Since December, 2015 to at Present)		34,432	-	34,432
Creditors (Since December, 2015 to at Present)		(48,750)	-	(48,750)
Advance for Shop		30,000	-	30,000
Decoration (fixture and fittings)		11,500	-	11,500
Total Capital		221,000	150,000	371,000

SOURCE OF FINANCE



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 (Pesticide, fertilizer, seeds & others item etc.)	3,000	84,000	1,008,000	3,600	100,800	1,209,600	4,140	115,920	1,391,040
Less: Cost of sales of products (Product Purchase) (B)	2,490	69,720	836,640	2,988	83,664	1,003,968	3,436	96,214	1,154,563
Gross Profit (C) [C=(A-B)]	510	14,280	171,360	612	17,136	205,632	704	19,706	236,477
Less: Operating Cost:									
Electricity bill		400	4,800		600	7,200		700	8,400
Shop rent		700	8,400		700	8,400		700	8,400
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		600	7,200
Conveyance bill		1,700	20,400		1,700	20,400		1,900	22,800
Provision of bed debt		29	344		29	344		29	344
Bank Charge (DD, PO, SC)		45	540		45	540		45	540
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary-Family & Self		3,000	36,000		3,500	42,000		4,000	48,000
Proposed Salary (Assistant-01-Father)		1,000	12,000		1,500	18,000		1,500	18,000
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,100	13,200
Non Cash Item:									
Depreciation Expenses		283	3,393		283	3,393		283	3,393
Total Operating Cost (D)	-	9,356	106,277	-	10,756	129,077	-	11,856	142,277
Net Profit (C-D):	-	4,924	65,083	-	6,380	76,555	-	7,850	94,200
Retained Income			65,083			141,638			235,838

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	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	71,083	88,555	106,200
1.3	Depreciation Expenses	3,393	3,393	3,393
1.4	Opening Balance of Cash Surplus	-	38,476	58,423
	Total Cash Inflow	224,476	130,423	168,016
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	38,476	58,423	96,016

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"/> Ownership of business in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Business experience : 3yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 456,838 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 22, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



মাবিয়া ড্রেডস

সেবারাংক সন্দর্ভসমূহ মাবিয়া

সকল প্রকার পুস্তক, পত্রিকা, খবর, ম্যাগাজিন, কুস্তকাঙ্কিত
কলিত্র, ইত্যাদি ক্রয় করা যাবে।

সেবারাংক

সেবারাংক

সেবারাংক

সেবারাংক







Scale

Yellow and blue bags of instant noodles

Green and white bags of rice

Yellow and blue bags of instant noodles

Blue and white bags of instant noodles

Green and white bags of rice

Green and white bags of rice

Jars of instant noodles and other packaged goods

Instant noodle packets and other packaged goods

Wooden table with a calculator

Wooden chair

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ মেনারুল ইসলাম

Name: Md Menarul Islam

পিতা: মোঃ সেকেন্দার আলী

মাতা: মোছাঃ সুজিতা বেগম

Date of Birth: 30 Jan 1989

ID NO: 3213010722839

এই পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। এটি ব্যবহারের ক্ষেত্রে যেকোনো ভুল বা ত্রুটি হলে সরকার দায়বদ্ধ থাকবে না।
ধারক/স্বাক্ষর: মোঃ মেনারুল ইসলাম, জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা।
প্রস্তুতকারক: বাংলাদেশ সরকার, ঢাকা।

জাতীয় পরিচয়পত্র কার্যালয়, ঢাকা। প্রস্তুতকৃত তারিখ: ০৬/০৯/২০০৮

ইউপি ফরম- ১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৩/২০২৪ খ্রিঃ

লাইসেন্স

৫নং সাপমারা ইউনিয়ন পরিষদ
উপজেলা : গোবিন্দগঞ্জ, জেলা : গাইবান্ধা।

নং : ৫২

নম্বর : ৭৫ তারিখ : ২৫/০৫/২৩

স্বার্থী প্রতিষ্ঠানের নাম : মেহাফ হাফ হাফ মেহাফ

ঠিকানা : পো. মেহাফ ইউনিয়ন

স্বার্থী : মেহাফ হাফ হাফ মেহাফ

ধরন : মেহাফ হাফ হাফ

২/২০২৩ তারিখ পর্যন্ত বৈধ

ফি পরিমাণ টাকা ২৫০/- (কথায় দুইশত টাকা মাত্র)

যে তার ব্যবসা/বৃত্তি/পেশা/..... চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

লা 

সহজ স্বপ্নের পাশ বই

নাম: সুখিমা

কণী নং: ১৩৫৩/১

গ্রুপ নং: ০১

কেন্দ্র নং: ১৩৫৩

কেন্দ্রের নাম: সেগুন হিল্ড ক বিদ্যালয়

বই ইস্যুর তারিখ: ১৩/১১/১১

শাখা ব্যবস্থাপকের স্বাক্ষর: সুখিমা



Thank You