

# Proposed NU Business Name: Bhai Bhai Vulcanizing Business Category: General Retail & Wholesale



Business Proposal Identified by: Md. Abdul Momin, Asst. Nobin, Saghata Unit, Gaibandha.

Business Proposal prepared by: Fahina Yesmin Happy

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address		Md. Shofikul Islam  Vill: Rifaitpur, Union: Badiakhali, Post: Badiakhali, Upazila: Gaibandha Sadar, District: Gaibandha.			
Age	:	32 years			
Marital status	••	Married			
Children	:	02 (Two) Daughter and 02 (Two) Sons			
No. of siblings:	:	01 (One) Brother and 04 (Four) Sisters			
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 v Father Mst. Sokhina Begum Md. Naizol Islam  Branch: Badiakhali, Gaibandha, Centre # 9/mo,  Loan no.: 2124, Member since January 01, 2002  First loan: Tk. 500  Existing loan: Nil, Last loan: Tk. 2,500			
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 Five
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from old car repairing and selling 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.)	:	12 (Twelve) years experience is running his own business. He started the business with BDT 700 (Seven hundred).  He has 03 (Three) Years working experience as an assistant in Different local Workshop.
Other Own/Family Sources of Income	:	His father's income from agriculture. He has built own residence, purchased 07 (Seven) decimal land for cultivation purposes and he has arrange marriage of his younger sister from the benefit of existing business.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01742408502
NU's National ID No.	:	3212412270033
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Sokhina Begum is a GB member since January 01, 2002 at first she took GB loan BDT 5,00 (Five hundred).
- Gradually she took GB loan several times and utilized for purchasing paddy, rickshaw and arrange marriage of her daughter.
- Finally GB loan helped her to improve economic condition and livelihood.

## PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Bhai Bhai Vulcanizing
Address/ Location	:	Puraton Badiakhali, bridge road, Gaibandha.
Total Investment in BDT	:	Tk. 220,000
Financing	:	Self Tk. 140,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 5,500 (Five thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average –Servicing 80%
<ul><li>(ii) Estimated % of proposed gross profit margin</li><li>(iii) In future risk mgt. plan (from fire, disaster etc.)</li></ul>	:	On an average –Servicing 80%

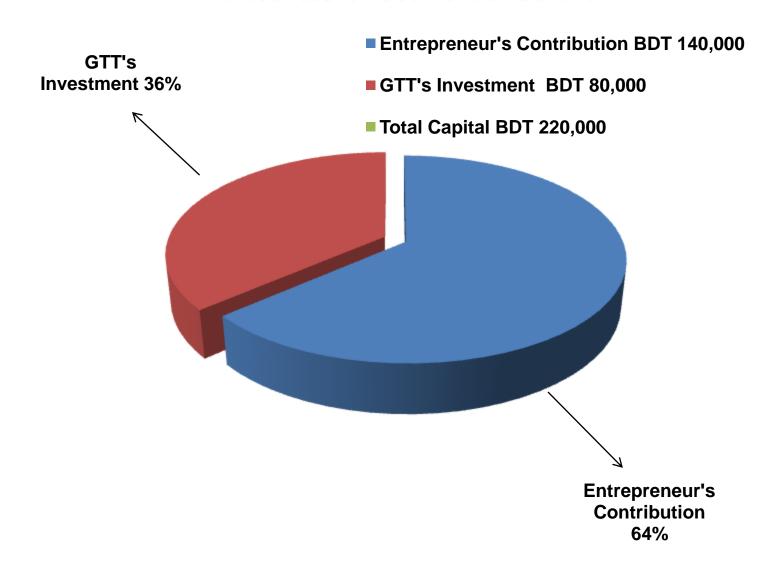
### INFO ON EXISTING BUSINESS OPERATIONS

Doutloadono		EB (BDT)	
Particulars Particulars	Daily	Monthly	Yearly
Income from Servicing	500	14,000	168,000
Less: Cost of Servicing (Materials cost)	100	2,800	33,600
Gross Profit (C) [C=(A-B)]	400	11,200	134,400
Less: Operating Cost:			
Electricity bill		1,000	12,000
Generator bill		150	1,800
Shop rent		1,000	12,000
Mobile bill		300	3,600
Conveyance bill		250	3,000
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-01)		1,500	18,000
Other Cost (stationary & Entertainment etc.)		200	2,400
Non Cash Item:			
Depreciation Expenses		741	8,895
Total Operating Cost (D)		10,141	121,695
Net Profit (C-D):		1,059	12,705

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Partic	Particulars  Existing Proposed		Proposed (BDT)	Total (BDT)	
Existing	Proposed				
Investment in machineries & equipment (Wind machine, Vulcanizing machine, gas cylinder, fan, light etc.)	Auto Pressure Machine-01	58,500	80,000	138,500	
Cash in hand		4 200	-	4 200	
Dobtoro (Sinco March 2016)	to at Dracant\	4,300		4,300	
Debtors (Since March, 2016	io ai Pieseiii)	6,000	_	6,000	
Advance for Shop					
		70,000	-	70,000	
Decoration (Fixture & Fittings	<b>s</b> )	1,200	_	1,200	
Total Capital		140,000	80,000	220,000	

## SOURCE OF FINANCE



#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

2	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Income from Servicng	700	19,600	235,200	805	22,540	270,480	926	25,921	311,052
Less: Cost of Servicing (Materials cost)									
	140	3,920	47,040	161	4,508	54,096	185	5,184	62,210
Gross Profit (C) [C=(A-B)]	560	15,680	188,160	644	18,032	216,384	741	20,737	248,842
Less: Operating Cost:									
Electricity bill		1,200	14,400		1,300	15,600		1,500	18,000
Generator bill		250	3,000		350	4,200		550	6,600
Shop rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill (SMS & Reporting)		500	6,000		500	6,000		500	6,000
Conveyance bill		450	5,400		550	6,600		650	7,800
Bank Charge (DD, PO, SC)		50	600		50	600		50	600
Ownership Transfer Fee		533	3,200		533	6,400		533	6,400
Proposed Salary (Family & Self)		5,500	66,000		6,000	72,000		6,500	78,000
Proposed Salary (Assistant-01)		2,000	24,000		2,000	24,000		2,500	30,000
Other Cost (stationary & Entertainment etc.)		400	4,800		500	6,000		800	9,600
Non Cash Item:									
Depreciation Expenses		741	8,895		741	8,895		741	8,895
Total Operating Cost (D)	-	12,625	148,295	-	13,525	162,295	_	15,325	183,895
Net Profit (C-D):	-	3,055	39,865	-	4,507	54,089	-	5,412	64,947
Retained Income			39,865			93,954			158,901

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.)

SI#	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)	43,065	60,489	71,347
1.3	Depreciation Expenses	8,895	8,895	8,895
1.4	Opening Balance of Cash Surplus	-	32,760	63,744
	Total Cash Inflow	131,960	102,144	143,986
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	32,760	63,744	105,586

STRENGTH  Present employment: Self: 01 Family: 0 Others (beyond family): 01 Future employment:0  Trade License in his own name; He has on hand training; Skilled and working experiences (15years);	Weakness  □ Can not supply Services and as per demand.
OPPORTUNITIES  □ Location of Shop; □ Have some fixed customers (Retail & Wholesale); □ Increasing demand; □ The Capital of the entrepreneur will be BDT 298,901 after 3 years excluding payback of investor's money.	THREATS ☐ Increase of local competitors;

# Presented at 231<sup>st</sup> as Yunus Centre and 61<sup>st</sup> In-house Executive Social Business Design Lab (GTT) on April 19, 2016 at Grameen Telecom Trust Premises

Thank you

# Pictures

















## প্রথং বাদিয়াখালী ইউনিয়ন পরিষদ

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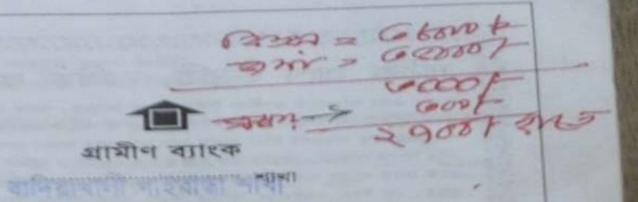
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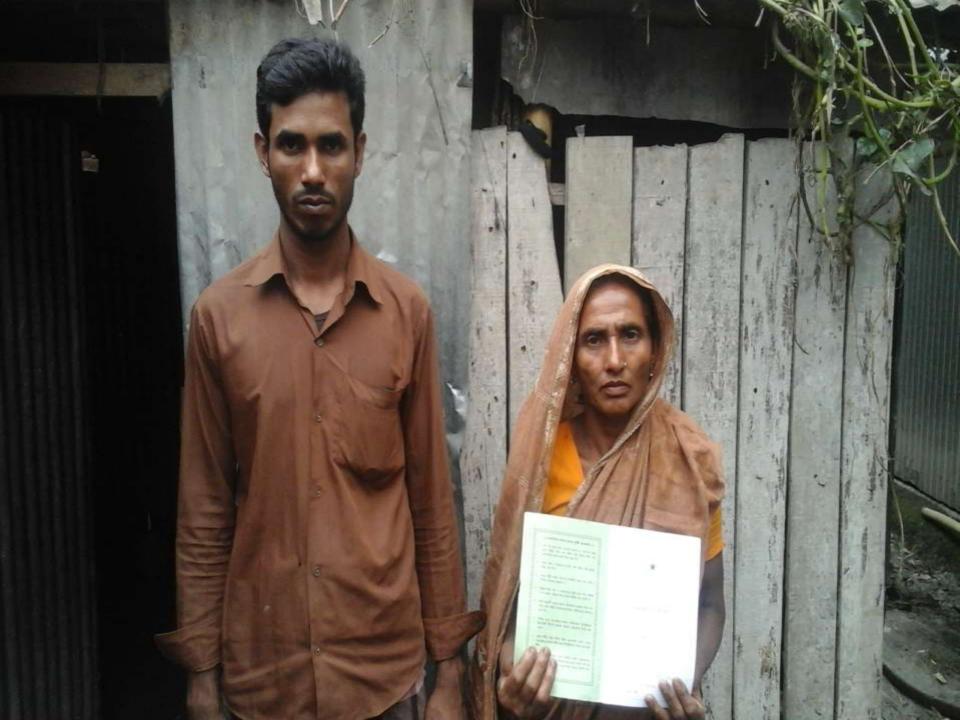
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# Thank You