

*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	:	<i>Md. Shofikul Islam</i> 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Sokhina Begum
(iii) Father's name	:	Md. Naizol Islam
(iv) GB member's info	:	<i>Branch: Badiakhali, Gaibandha, Centre # 9/mo,</i> <i>Loan no.: 2124, Member since January 01, 2002</i> First loan: Tk. 500 Existing loan: Nil, Last loan: Tk. 2,500
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 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	:	<i>Bhai Bhai Vulcanizing</i>
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%
(ii) Estimated % of proposed gross profit margin	:	On an average –Servicing 80%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

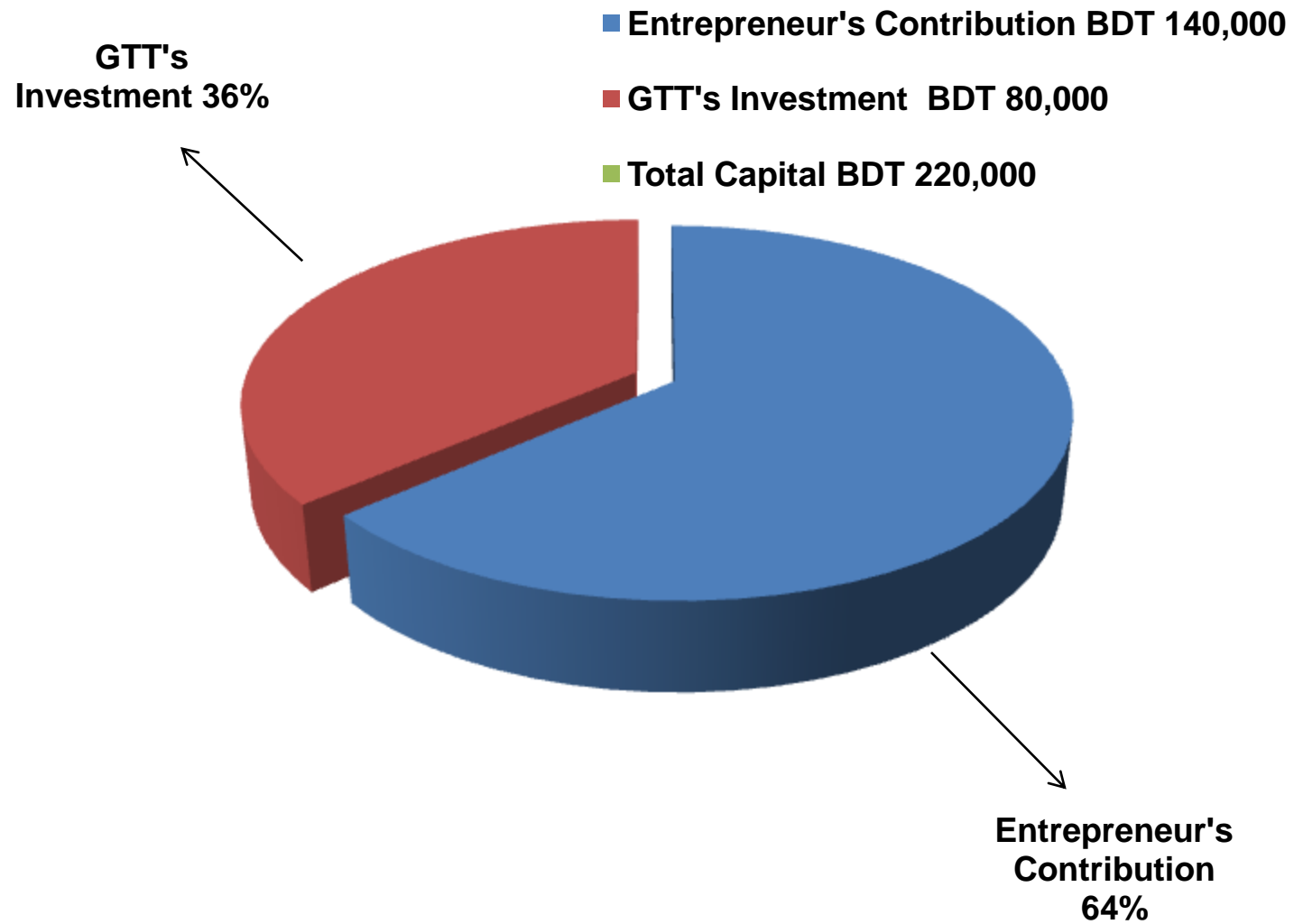
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	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

Particulars		Existing Business (BDT)	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		4,300	-	4,300
Debtors (Since March, 2016 to at Present)		6,000	-	6,000
Advance for Shop		70,000	-	70,000
Decoration (Fixture & Fittings)		1,200	-	1,200
Total Capital		140,000	80,000	220,000

SOURCE OF FINANCE



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Daily	Daily	Monthly	Yearly
Est. Income from Servicing	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.)

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)	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

SWOT ANALYSIS

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

Thank you

Pictures

ভাই ভাই ডঙ্কানাইজিং।

প্রোঃ মোঃ শফিকুল ইসলাম (শফি)।

এখানে-গ্র্যাস, ওয়েলডিং, ডঙ্কানাইজিং, হাওয়া দেওয়া হয় ও ভ্যান/রিক্সা, সাইকেল মেরামত করা হয়।
পুরাতন বাদিয়াখালী ব্রীজ রোড, মোবাইল # ০১৭৪২-৪০৮৫০২, ০১৯২৪-৮০১০৮৮।

















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ সফিকুল ইসলাম

Name: Md Saifur Islam

পিতা: মোঃ নইজুল ইসলাম

মাতা: মোছাঃ হকিমার বেগম

Date of Birth: 15 Oct 1983

ID NO: 3212412270033

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে যাওয়া বা ক্ষয়প্রাপ্ত হলে নথিভুক্ত করে নতুন পরিচয়পত্র আবেদন করা হবে।

স্বাক্ষর: প্রোগ্রামার, ডিজাইনার, ডিজাইনার, প্রোগ্রামার, ডিজাইনার
পরিচয়পত্র নং: ৩২১২৪১২২৭০০৩৩

প্রোগ্রামার/ডিজাইনারের স্বাক্ষর: ১২/০৮/২০০৮



বিস্তার = ০৬০০০ টা
কম = ০২০০০



স্বয়ং →

৩০০০০
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গ্রামীণ ব্যাংক

বাণিজ্যিক বাইপাস শাখা

সহজ ঋণের পাশ বই

নাম হাজিকা

বর্তমান ২০২৪

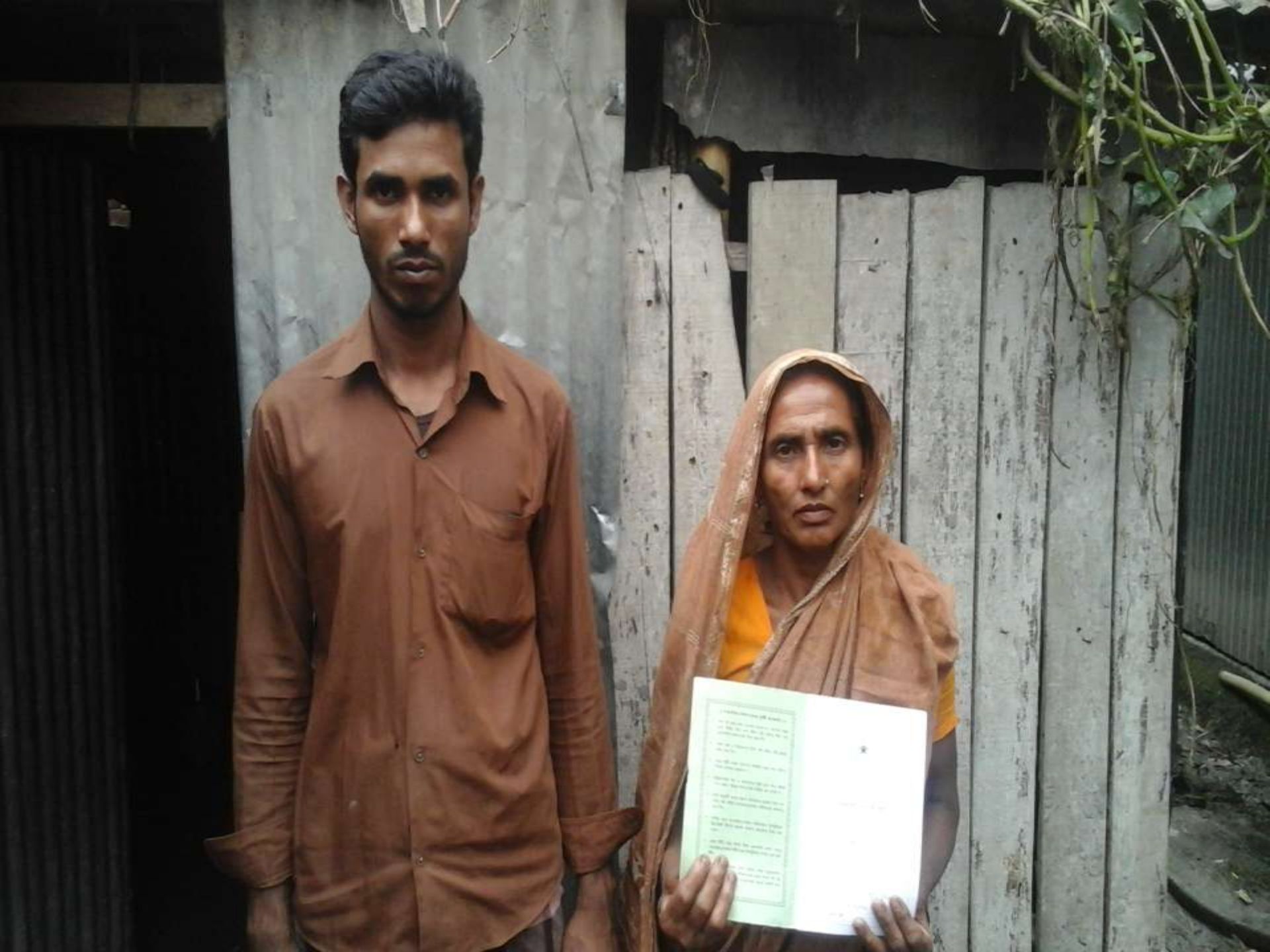
জন্ম তারিখ ০৮

বাসের নং ৯১৫

বাসের নাম বিদ্যাসহিত পুথি পুস্তক

বই ইসার তারিখ ২০১৭/০১/১৩

শাখা ব্যবস্থাপকের স্বাক্ষর ~~১০~~



Thank You