

Proposed NU Business Name : **M/S Bhai Bhai Traders**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Sohel Rana Vill: Jugipara, Union: Saghata, Post: Munshir Hat, Upazila: Saghata, District: Gaibandha.
Age	:	25 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 Brothers, 3 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. Hasna Banu
(iii) Father's name	:	Md. Rashed Ahmed
(iv) GB member's info	:	<i>Branch: Saghata, Centre # 01/Mo,</i> <i>Loan no.: 1032, Member since 2006,</i> First loan: Tk. 2,000 Existing loan: 100,000 , Outstanding loan: 45,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur pays GB loan installment
(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	:	Agricultural Diploma
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	07 years in selling insecticides, seeds and fertilizer. He started this business only with Tk. 70,000. : He has 6 (Six) months training on Computer course from Dhaka Net in Gaibandha .
Other Own/Family Sources of Income	:	Brother & sister's income from private & Govt. Service
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01837125646
NU's National ID No.	:	3218885092218
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Entrepreneur's mother is a GB member since 2006, at first she took GB loan BDT 2,000 (two thousand).
- Gradually she took GB loan several times and utilized in purchasing 1.5 bigha land, goat, cow, household purpose and assisting her husband in business.
- Finally GB loan helped her in extension of house, purchasing 1.5 bigha land, 2 goats, 2 cows and improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Bhai Bhai Traders</i>
Address/ Location	:	Saghata Bazar, Gaibandha
Total Investment in BDT	:	Tk. 658,000
Financing	:	Self Tk. 358,000 (from existing business) Required Investment Tk. 300,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 10,000
Proposed Salary	:	Taka 10,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income (A)	6,000	156,000	1,872,000
Less: Cost of Sales (B)	5,100	132,600	1,591,200
Gross Profit (C) [C=(A-B)]	900	23,400	280,800
<i>Less: Operating Cost:</i>			
Electricity bill		300	3,600
Generator bill		100	1,200
Shop Rent		500	6,000
Night Guard bill		50	600
Conveyance		1,000	12,000
Salary (Self)		10,000	60,000
Other Cost		800	9,600
<i>Non Cash Item:</i>			
Depreciation Expenses		150	1,800
<i>Total Operating Cost (D)</i>		12,900	94,800
Net Profit (C-D):		10,500	186,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Insecticide	73,000	50,000	123,000
Investment in Spray Machine	-	10,000	10,000
Investment in Fertilizer & others (Urea, Tsp, Potassium, Zipsham, Chaff, Oil cake, Feed etc.)	217,000	240,000	457,000
Decoration	18,000	-	18,000
Advance for shop	50,000	-	50,000
Total Capital	358,000	300,000	658,000

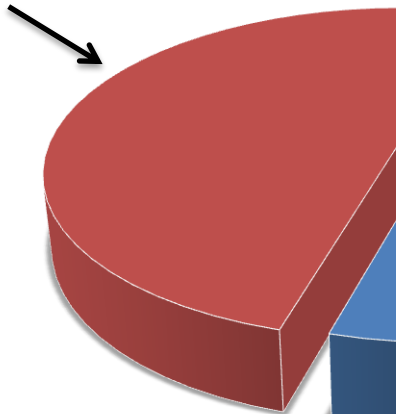
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 358,000

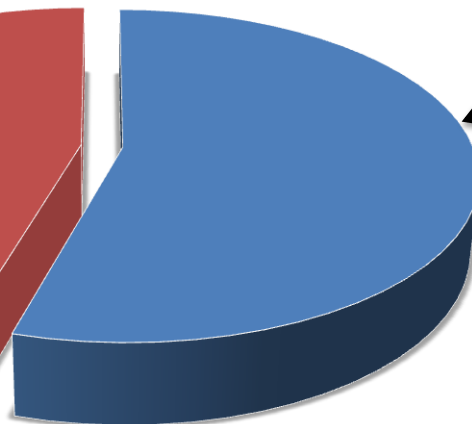
■ Investor's Investment BDT 300,000

■ Total Capital BDT 658,000

Investor's Investment
46%



Entrepreneur's
Contribution 54%



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
Estimated Product Sales	13,000	337,990	4,055,875	13,650	354,889	4,258,669	14,332	372,634	4,471,602
Less: Cost of Sales (B)	11,050	287,291	3,447,494	11,602	301,656	3,619,869	12,182	316,739	3,800,862
Gross Profit (C) [C=(A-B)]	1,950	50,698	608,381	2,047	53,233	638,800	2,150	55,895	670,740
Less: Operating Cost:									
Electricity bill		330	3,960		380	4,560		430	5,160
Generator bill		100	1,200		120	1,440		140	1,680
Shop Rent		500	6,000		500	6,000		500	6,000
Night Guard bill		50	600		70	840		70	840
Mobile bill (SMS & Reporting)		250	3,000		250	3,000		250	3,000
Conveyance		1,000	12,000		1,000	12,000		1,000	12,000
Proposed Salary-Staff (1)		6,000	72,000		6,500	78,000		6,500	78,000
Proposed Salary-Self		10,000	120,000		11,000	132,000		12,000	144,000
Other Cost		1,000	12,000		1,100	13,200		1,200	14,400
Ownership Transfer Fee		2,000	12,000		2,000	24,000		2,000	24,000
Non Cash Item:									
Depreciation Expenses		150	1,800		150	1,800		150	1,800
Total Operating Cost (D)	-	21,380	244,560	-	23,070	276,840	-	24,240	290,880
Net Profit (C-D):	-	29,318	363,821	-	30,163	361,960	-	31,655	379,860
Cumulative Income			363,821			725,782			1,105,642

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300,000	-	-
1.2	Net Profit	375,821	385,960	403,860
1.3	Depreciation Expenses	1,800	1,800	1,800
1.4	Opening Balance of Cash Surplus	-	260,621	504,382
Total Cash Inflow		677,621	648,382	910,042
2.0	Cash Outflow			
2.1	Product Purchase	300,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	45,000	-	-
2.3	Investment Pay Back including Ownership Transfer Fee	72,000	144,000	144,000
Total Cash Outflow		417,000	144,000	144,000
3.0	Total Cash Surplus	260,621	504,382	766,042

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 0
- Future employment: 01
- Ownership of Business in own name
- Seven years experience

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customer;
- The capital of Entrepreneur will be Tk. 1463,642 after 3 years excluding payback of investor's money.

THREATS

- Local competitors.

Presented at 40th Design Lab (executive session)

On

14 December, 2014 at Yunus Center

Thank you

Pictures



Date: 2023/11/15				Location: Warehouse			
No.	Item Name	Quantity	Unit	No.	Item Name	Quantity	Unit
1	White Rice	1000	kg	1	White Rice	1000	kg
2	Yellow Rice	500	kg	2	Yellow Rice	500	kg
3	Green Rice	200	kg	3	Green Rice	200	kg
4	Red Rice	100	kg	4	Red Rice	100	kg
5	Black Rice	50	kg	5	Black Rice	50	kg
6	White Flour	300	kg	6	White Flour	300	kg
7	Yellow Flour	150	kg	7	Yellow Flour	150	kg
8	Green Flour	75	kg	8	Green Flour	75	kg
9	Red Flour	37.5	kg	9	Red Flour	37.5	kg
10	Black Flour	18.75	kg	10	Black Flour	18.75	kg
Total				Total			
		1975	kg			1975	kg





Book No

Form-15

[See rule 12 (2)]

License for retail sale of pesticide



M/S মোঃ মোহনবাবা পিও বকশিও বি...
স্বায়ং দঃ যোগীপাড়া, সাঘাটা... is hereby granted
license to sell pesticide (s) by retail sell on the premises situated at
হাসিনকান্দি, ডেওবজুর, Dag No.....

Khatian No..... Subject to the condition-specified bellow and to the
provision of the pesticide ordinance, 1971 (No. 11 of 1971) in the rules made
thereunder.

- License shall be in force for a period of two years from the date of issue.
- Pesticide to be sold.

License No. ৩২১০

Date ২৬/২/২০২০

২৬/২/২০২০ ২২/২/২০২১

Licensing Authority

Conditions

- The license shall be displayed a prominent place in any part of the premises open to the public.
- The license shall comply with she provisions of the pesticide ordinance, 1971 and the rules made thereunder.
- The license shall not be allowed to take commission for retail of pesticides exceeding the rate fixed by government.

4. Renewal ২২/২/২০২১



ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০১৪-১৫

লাইসেন্স

ক্রমিক নং- ৪৪

৩নং সাঘাটা ইউনিয়ন পরিষদ
উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০২

লাইসেন্স নং : ৪৮ তারিখ : ২৭-০৬-২০১৪

লাইসেন্সধারীর নাম : জই ডই ডেউম

পিতা/স্বামীর নাম : প্রাঃ মোঃ মোহন বাবা

ঠিকানা : গ্রাম : দঃ যোগীপাড়া পোষ্ট : মুন্সীঃ ২১৯

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

পেশার ধরন : মাঝ ৩ কীটনাশক ব্যবসা -

৩০/৬/২০১৫ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা : ২৫০/- কেথায় ২০১৩ পর্যন্ত প্রদান

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

তারিখ : ২৭-০৬-২০১৪

মোঃ মোশারফ হোসেন সুইট
মোঃ মোশারফ হোসেন সুইট
মোঃ মোশারফ হোসেন সুইট
৩নং সাঘাটা ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



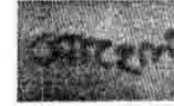
নাম: মোঃ সোহেল রানা

Name: Md Sohel Rana

পিতা: মোঃ বশির আহমেদ

মাতা: মোছাঃ হাসনা বানু

Date of Birth: 11 Dec '88



ID NO: 3218885092218

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: দক্ষিণ যোগী পাড়া, দক্ষিণ যোগী পাড়া, ডাকঘর: মুন্সির হাট -
৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ১৫/০৯/২০০৮



Thank You