

*Proposed NU Business Name : **M/S Seven Brothers
Phal Vander***

*Business Category: **General Retail & Wholesale***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Shahin Alam Vill: Jawnia, Union: 1 no. Ranishankoil, Post: Lahirihat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	28 years
Marital status	:	Married
Children	:	01 (One) Son.
No. of siblings:	:	07 (Seven) Brothers.
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. Dolema
(iii) Father's name	:	Md. Darajul Haque
(iv) GB member's info	:	<i>Branch: Charol, Baliadangi, Centre # 45/mo,</i> <i>Loan no.: 5889, Member since September 06, 2006.</i> First loan: Tk. 5,000 Existing loan: Nil, Last loan: Tk. 30,000
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.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	11 (Eleven) years experience is running his own business. He started the business with BDT 2,000 (Two Thousand). : He has on hand training with his brother's bakery Shop (2 Years).
Other Own/Family Sources of Income	:	His Father income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01748381552
NU's National ID No.	:	9410884622390
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Dolema is a GB member September 06, 2006 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for household purposes and assisting her son (entrepreneur) in existing business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Seven Brothers Phal Vander</i>
Address/ Location	:	Lahirihat Chowrasta, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 641,000
Financing	:	Self Tk. 441,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five Thousand)
Proposed Salary	:	BDT 6,000 (Six Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 18%
(ii) Estimated % of proposed gross profit margin	:	On products 18%
(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 (Confectionary, Fruits item, Bakery and Others-Retail & Wholesale) (A)	5,000	140,000	1,680,000
Less: Cost of Sales (Product Purchase) (B)	4,100	114,800	1,377,600
Gross Profit (C) [C=(A-B)]	900	25,200	302,400
Less: Operating Cost:			
Electricity bill		150	1,800
Night Guard bill		80	960
Shop rent		800	9,600
Mobile bill		600	7,200
Coveyance Bill		4,800	57,600
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-02)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		153	1,835
Total Operating Cost (D)		18,083	216,995
Net Profit (C-D):		7,117	85,405

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Grocery item, Confectionary & Bakery item and Fruits item etc.)	Investment in products (Bakery item, different type of Biscuit, Soft drinks etc.)	359,632	112,000	471,632
Investment in Machineries (Weight Machine, Fan etc.)	Refrigerator-1 etc.	3,450	38,000	41,450
Cash in hand		13,018	-	13,018
Decoration (fixture and fittings)		14,900	50,000	64,900
Advance for Shop		50,000	-	50,000
Total Capital		441,000	200,000	641,000

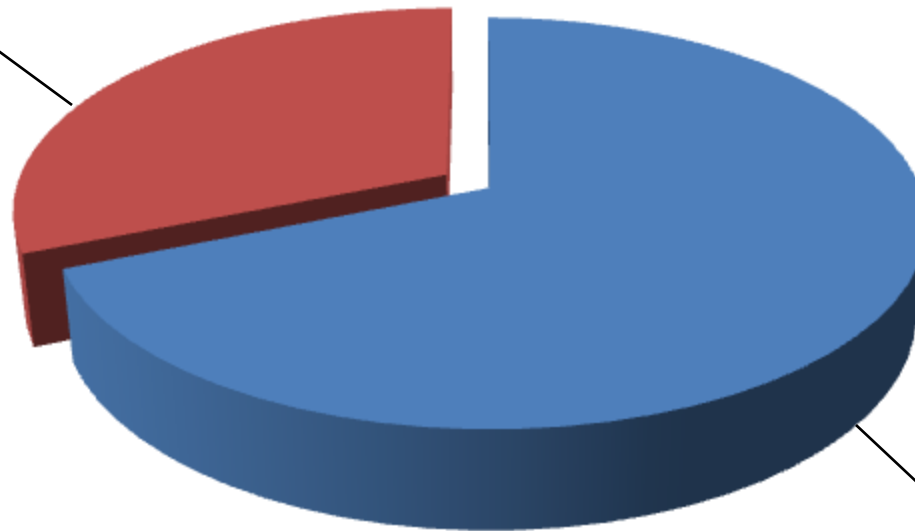
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 441,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 641,000

GTT's Investment
31%



Entrepreneur's
Contribution 69%

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 (Confectionary, Fruits item, Bakery and Others-Retail & Wholesale) (A)	7,000	196,000	2,352,000	7,700	215,600	2,587,200	8,085	226,380	2,716,560
Less: Cost of Sales (B)	5,740	160,720	1,928,640	6,314	176,792	2,121,504	6,630	185,632	2,227,579
Gross Profit (C) [C=(A-B)]	1,260	35,280	423,360	1,386	38,808	465,696	1,455	40,748	488,981
Less: Operating Cost:									
Electricity bill		500	6,000		600	7,200		700	8,400
Night Guard bill		80	960		110	1,320		110	1,320
Shop rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		1,100	13,200
Coveyance Bill		6,000	72,000		6,500	78,000		6,500	78,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-(Family & Self)		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant-02+01)		9,000	108,000		10,000	120,000		11,000	132,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,200	14,400
Non Cash Item:									
Depreciation Expenses		886	10,635		886	10,635		886	10,635
Total Operating Cost (D)	-	26,400	308,795	-	28,830	345,955	-	30,630	367,555
Net Profit (C-D):	-	8,880	114,565	-	9,978	119,741	-	10,119	121,426
Retained Income			114,565			234,306			355,732

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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	122,565	135,741	137,426
1.3	Depreciation Expenses	10,635	10,635	10,635
1.4	Opening Balance of Cash Surplus	-	85,200	135,576
	Total Cash Inflow	333,200	231,576	283,637
2.0	Cash Outflow			
2.1	Product Purchase and Decoration	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	85,200	135,576	187,637

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 02
Future employment: 01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (13yrs);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Regular Basis);
- increasing demand;
- The Capital of the entrepreneur will be BDT 796,732 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 13th In-house Executive Social Business Design Lab
On September 10, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures









ইউ পি ফরম- ১৩

অর্থ বৎসর... ২০২৫-২০২৬

ক্রমিক নং- 155



ট্রেড লাইসেন্স

২নং চাড়োল ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও।

বই নম্বর ৫.....

লাইসেন্স নম্বর ৭০০

তারিখ ২০/০৬/২০২৫

লাইসেন্সধারীর নাম মোঃ কামরুল হোসেন

পিতা / স্বামীর নাম মোঃ দাশতুল হক

ঠিকানা গ্রাম- জামুনিয়া ডাফ- নারিঞ্জী থানা- মালিয়ারগঞ্জী

পেশার ধরন ও অবস্থান মেসার্স মেডেন স্ট্রিম ফল ডাফ

৩০ জুন থেকে ২০২৬

তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ ২০০ টাকা (দুইশত মাত্র)

প্রাঃ হয়ে তার ব্যবসা / বৃত্তি / পেশা

চালিয়ে যাবার জন্য

এঃ লাইসেন্স প্রদান করা হলো।

তারিখ ২০/০৬/২০২৫

আবু হায়াত মুন্সারী
চেয়ারম্যান
২নং চাড়োল ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, ঠাকুরগাঁও

Thank You