



Grameen Telecom Trust
Building Social Business

*Proposed NU Business Name : **Bhai Bhai Cosmetics***
*Business Category: **General Retail & Wholesale***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Zakirul Islam Vill: Purbokadsuka, Union: 5 no. Dousou, Post: Kalomegh, Upazila: Baliadangi, District: Thakurgaon.
Age	:	27 years
Marital status	:	Unmarried.
Children	:	N/A
No. of siblings:	:	03 (three) Brothers and 01 (one) Sister.
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Khoteza Khatun
(iii) Father's name	:	Md. Jamal Uddin
(iv) GB member's info	:	<i>Branch: Dousou, Baliadangi, Centre # 25/mo,</i> <i>Loan no.: 2291, Member since July 10, 1997</i> First loan: Tk. 2,000 Existing loan: Tk. 22,000, Outstanding loan: Tk. 20,816
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Father
(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 Ten
Present Occupation (Besides own business, i.e., persuing 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.)	:	04 (four) years working (Job) experiences and last 01 (One) year he is running his own business. He started the business with BDT 80,000 (Eighty thousand). He has on hand training.
Other Own/Family Sources of Income	:	His father income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01740057122
NU's National ID No.	:	9410873547877
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Khotenza Khatun is a GB member since July 10, 1997 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for purchasing 01 (one) cow and mortgage 01 (one) bigha land for cultivation purpose.
- Finally GB loan helped her to improve her economic condition, livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Cosmetics</i>
Address/ Location	:	Dangi bazar, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 210,000
Financing	:	Self Tk.110,000 (from existing business) Required Investment Tk. 1,00,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 3,000 (Three thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 15% and Flexi-load 100%
(ii) Estimated % of proposed gross profit margin	:	On products 15% and Flexi-load 100%
(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	1,500	42,000	504,000
Commission from flexiload	81	2,268	27,216
Total Sales income (A)	1,581	44,268	531,216
Less: Cost of Sales (Product purchase) (B)	1,275	35,700	428,400
Gross Profit (C) [C=(A-B)]	306	8,568	102,816
Less: Operating Cost:			
Electricity bill		250	3,000
Generator bill		150	1,800
Shop rent		500	6,000
Mobile bill		450	5,400
Night Guard bill		50	600
Conveyance		200	2,400
Present Salary (Self)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		1,300	15,600
Non Cash Item:			
Depreciation Expenses		226	2,715
Total Operating Cost (D)		6,126	73,515
Net Profit (C-D):		2,442	29,301

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of cosmetic item and imitation jewellery item etc.)	Investment in products (Different types of cosmetic item etc.)	42,970	80,000	122,970
Investment in flexiload		8,000	20,000	28,000
Investment in Machineries (Fan-01, bulb-02 etc)		2,100	-	2,100
Mobile set for flexiload-2 pieces		2,000	-	2,000
Cash in hand		848	-	848
Debtors (Since June, 2015 to at Present)		3,082	-	3,082
Decoration (fixture and fittings)		21,000	-	21,000
Advance for Shop		30,000	-	30,000
Total Capital		110,000	100,000	210,000

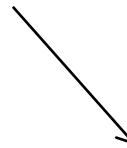
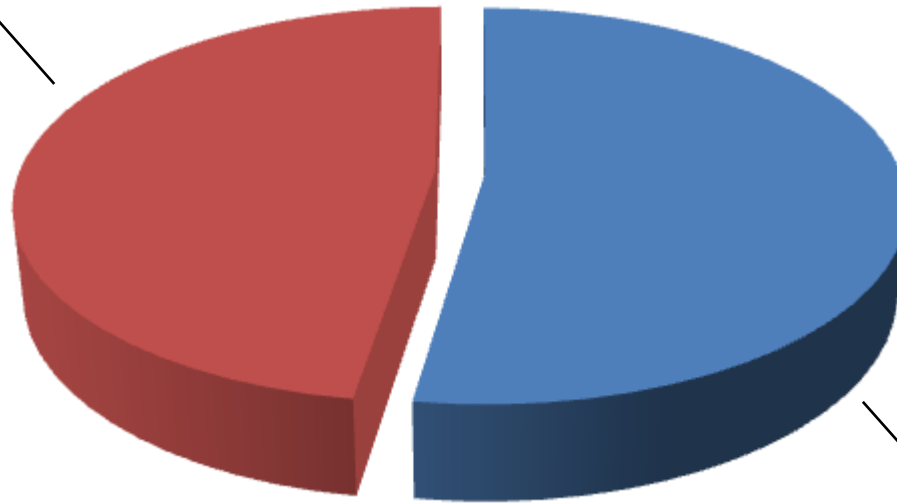
SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 110,000

■ GTT's Investment BDT 100,000

■ Total Capital BDT 210,000

GTT's
Investment 48%



Entrepreneur's
Contribution
52%

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 sales income from products	2,200	61,601	739,217	2,530	70,842	850,099	2,783	77,926	935,109
Commission from flexi load	108	3,024	36,288	119	3,326	39,917	131	3,659	43,908
Total estimated Sales income (A)	2,308	64,625	775,505	2,649	74,168	890,016	2,914	81,585	979,018
Less: Cost of Sales (Product Purchase) (B)	1,870	52,361	628,334	2,151	60,215	722,584	2,366	66,237	794,843
Gross Profit (C) [C=(A-B)]	438	12,264	147,171	498	13,953	167,432	548	15,348	184,175
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Generator bill		150	1,800		180	2,160		200	2,400
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		650	7,800		750	9,000		750	9,000
Night Guard bill		50	600		80	960		80	960
Conveyance		300	3,600		500	6,000		1,000	12,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary-Self		3,000	36,000		3,500	42,000		4,000	48,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,700	20,400		1,700	20,400
Non Cash Item:									
Depreciation Expenses		226	2,715		226	2,715		226	2,715
Total Operating Cost (D)	-	7,343	84,115	-	8,503	102,035	-	9,623	115,475
Net Profit (C-D):	-	4,921	63,056	-	5,450	65,397	-	5,725	68,700
Retained Income			63,056			128,452			197,152

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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	67,056	73,397	76,700
1.3	Depreciation Expenses	2,715	2,715	2,715
1.4	Opening Balance of Cash Surplus	-	45,771	73,882
	Total Cash Inflow	169,771	121,882	153,297
2.0	Cash Outflow			
2.1	Product Purchase and Flexiload	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	Total Cash Outflow	124,000	48,000	48,000
3.0	Total Cash Surplus	45,771	73,882	105,297

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Father)
Others (beyond family): 0
Future employment: 0
- Trade License in his own name;
- Maintains books of record;
- He has on hand training.
- working experiences (5yrs);

WEAKNESS

- Can not supply goods and services as per demand.

OPPORTUNITIES

- Location of Shop;
- Only one his shop for flexi load around in his locality;
- Have some fixed customers (Retail & wholesale);
- The Capital of the entrepreneur will be BDT 307,152 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors.

Presented at 11th In-house Executive Social Business Design Lab
On August 27, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





ਅੰਕ. ਵਿਕਿਰਿ -

ਪੰਨਾ

01	- 09	- 201		22000	
02	- 09	- 201		20000	
03	- 09	- 201		60000	
04	- 09	- 201		25000	
05	- 09	- 201		20000	
06	- 09	- 201		60000	
07	- 09	- 201		20000	
08	- 09	- 201		20000	
09	- 09	- 201		20000	
10	- 09	- 201		20000	
11	- 09	- 201		20000	
12	- 09	- 201		20000	
13	- 09	- 201		22000	
14	- 09	- 201		20000	

৳ ১০০



৳ ১০০

একশত টাকা

নং ৬৩৬২৯৫৭

স্বাক্ষরিতঃ ১৯/০৭/২০১৪

ঘর ভাড়া চুক্তি নামা

বরবার,

স্বাক্ষরী-

১. মোঃ জাহাঙ্গীর আলম

মোঃ জাহাঙ্গীর আলম, পিতা-মৃত জশির উদ্দীন, সাং গোয়ালকারী, ডাকঘর-
বালিয়াডাঙ্গী, উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও। লিখিতঃ মোঃ জাকিরুল

২. বাবুন

ইসলাম, পিতা- মোঃ জামাল উদ্দীন, গ্রামঃ উত্তর বালিয়াডাঙ্গী, ডাকঘরঃ বালিয়াডাঙ্গী,
উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

৩. বাবুজুনে

কায়্য দোকান ঘর ভাড়া চুক্তি নামা অত্র মিদং লিখিতঃ কাঞ্জাদে আমার ঘর ভাড়ার
একান্ত প্রয়োজন বশত নিম্ন বর্ণিত ঘরটি অদ্য ১৯/০৭/২০১৪ ইং হইতে ঘর ভাড়া
গ্রহন করিলাম এবং ঘরের ভাড়া মাসিক ৫০০/= (এক হাজার টাকা মাত্র) প্রতি
মাসের ২ তারিখে পরিশোধ করিব। প্রকাশ থাকে যে, ঘরের জামানত
বাবদ ৩,০,০০০/= (ত্রিশ হাজার টাকা মাত্র)।

ইউ.পি ফরম-১৩

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

পরিশিষ্ট-১৩

৮নং বড়বাড়ী ইউনিয়ন পরিষদ কার্যালয়

উপজেলা : বালিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

ট্রেড লাইসেন্স

বহি নং-০৩

লাইসেন্স নম্বর-১৮

অর্থ বৎসর : ২০১৫-২০১৬

ক্রমিক নং-

৩৬১০৭/১৬

তারিখ:

প্রতিষ্ঠানে নাম : ডাই ওই কমার্শিয়াল

লাইসেন্সধারীর নাম : মোঃ হাফিজুল ইসলাম

পিতা/স্বামীর নাম : মোঃ জামাল হোসেন

ঠিকানা : গ্রাম : বালিয়াডাঙ্গী ডাক : বালিয়াডাঙ্গী

উপজেলা : বালিয়াডাঙ্গী, জেলা : ঠাকুরগাঁও।

পেশার ধরণ : কমার্শিয়াল

৩০/০৬/২০১৬ ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ১০০ (কথায় : একশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা বৃত্তি/পেশা নিম্নলিখিত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ : ৩৬/০৭/১৬

চেয়ারম্যানের দস্তখত



Thank You