

*Proposed NU Business Name : **Bhai Bhai Traders***

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



*Project Identified by: **Md. Asaduzzaman, Asst. Officer, Gobindoganj, Gaibandha***  
*Business Proposal Prepared by: **Fahina Yesmin Happy***

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b><i>Md. Al Amin Prodhan</i></b> Vill: Bowalia, Union: Gobindoganj, Post: Gobindoganj, Upazila: Gobindoganj, District: Gaibandha.
Age	:	28 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	04 (Four) 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	:	Mst. Alima Begum
(iii) Father's name	:	Md. Delowar Hossen Prodhan
(iv) GB member's info	:	<i>Branch: Bowalia, Gobindoganj, Centre # 43/mo, Loan no.: 6251/1, Membership since 2002 to 2014 First loan: Tk. 3,000 Existing loan: Nil, Last Loan: Tk. 40,000</i>
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.)	:	10 (Ten) years experience is running his own business. He started the business with BDT 30,000. (Thirty thousand). : He has on hand training from his father's business (2Years).
Other Own/Family Sources of Income	:	His father's income from business (Seasonal Stock business), his elder brother's income from foreign remittance (Dubai). His Younger brother's income from entrepreneur's business as an assistant.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01912955014
NU's National ID No.	:	3223001601080
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Alima Begum was a GB member since 2002 to 2014 at first she took GB loan BDT 3,000 (Three thousand).
- Successively several times she utilized GB loan for purchasing cows, household and cultivation purposes.
- Finally GB loan helped his to improve economic condition and livelihood.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Bhai Bhai Traders</i></b>
Address/ Location	:	Katakhali, Balua Hat, Gobindoganj, Gaibandha.
Total Investment in BDT	:	Tk. 506,000
Financing	:	Self Tk. 406,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 7,000 (Seven thousand)
Proposed Salary	:	BDT 9,000 (Nine thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 20%
(ii) Estimated % of proposed gross profit margin	:	On products 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

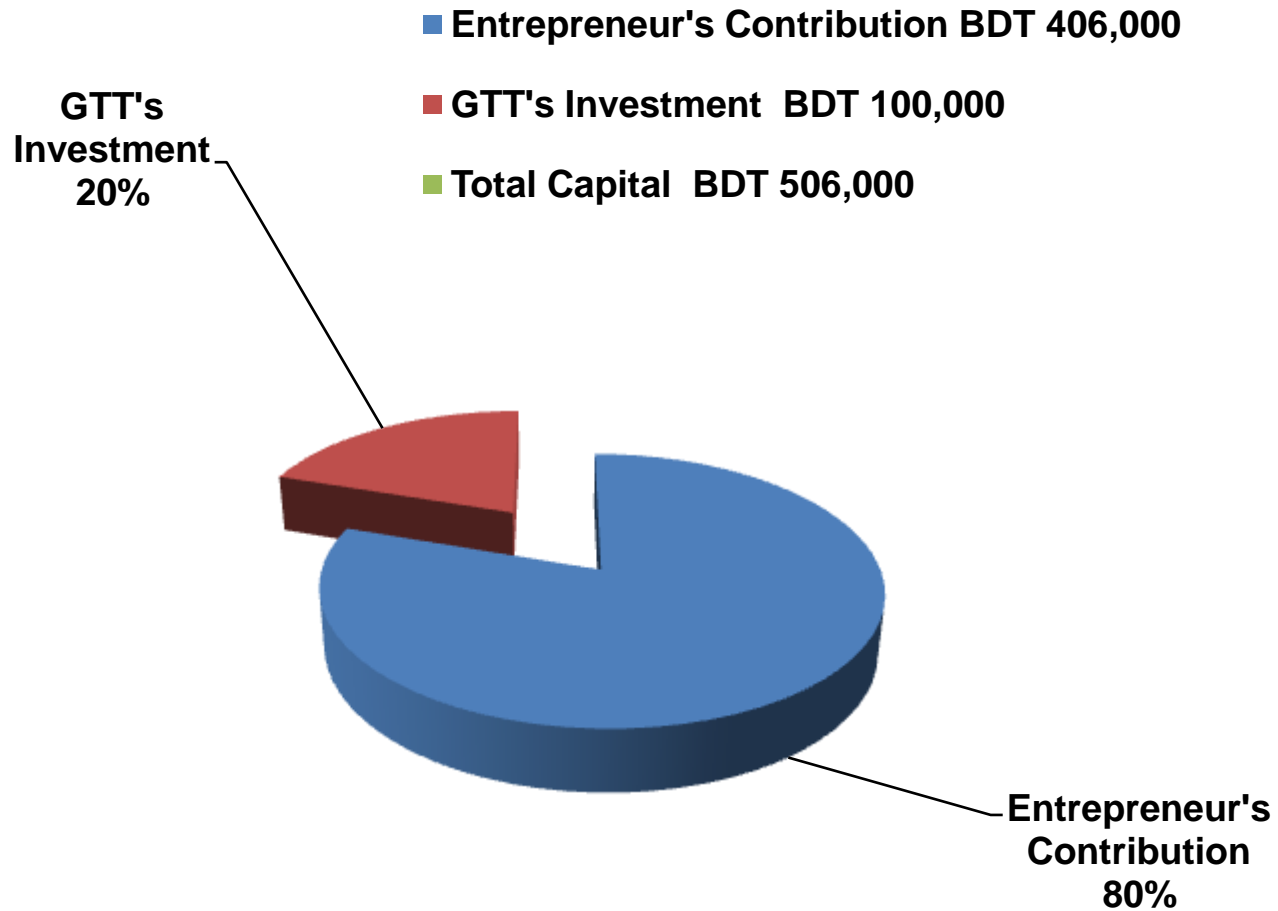
# **INFO ON EXISTING BUSINESS OPERATIONS**

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	3,000	84,000	1,008,000
Cost of products (Product Purchase) (B)	2,400	67,200	806,400
<b>Gross Profit (C) [C=(A-B)]</b>	<b>600</b>	<b>16,800</b>	<b>201,600</b>
<b>Less: Operating Cost:</b>			
Electricity bill		700	8,400
Night Guard bill		100	1,200
Generator bill		150	1,800
Shop rent		500	6,000
Mobile bill		500	6,000
Conveyance		1,000	12,000
Provision of bad Debt		12	147
Present Salary (Self & family)		7,000	84,000
Present Salary (Assistant-2)		4,000	48,000
Other Cost (stationary & Entertainment etc.)		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		145	1,742
<b>Total Operating Cost (D)</b>		<b>14,607</b>	<b>175,289</b>
<b>Net Profit (C-D):</b>		<b>2,193</b>	<b>26,311</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Grocery item, confectionary item and cosmetics item etc.)	Investment in products (Grocery item, confectionary item and cosmetics item etc.)	170,000	100,000	270,000
Investment in equipment (weight machine, Calculator, fan, light etc.)		5,200	-	5,200
Cash in hand		6,450	-	6,450
Advance for Shop		200,000	-	200,000
Debtors (Since January 2016 to at present)		14,730	-	14,730
Decoration (fixture and fittings)		9,620	-	9,620
<b>Total Capital</b>		<b>406,000</b>	<b>100,000</b>	<b>506,000</b>

# ***SOURCE OF FINANCE***





# **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 (A)	4,200	117,600	1,411,200	4,620	129,360	1,552,320	5,082	142,296	1,707,552
Cost of products (Product Purchase) (B)	3,360	94,080	1,128,960	3,696	103,488	1,241,856	4,066	113,837	1,366,042
<b>Gross Profit (C) [C=(A-B)]</b>	<b>840</b>	<b>23,520</b>	<b>282,240</b>	<b>924</b>	<b>25,872</b>	<b>310,464</b>	<b>1,016</b>	<b>28,459</b>	<b>341,510</b>
<b>Less: Operating Cost:</b>									
Electricity bill		900	10,800		1,000	12,000		1,100	13,200
Night Guard bill		150	1,800		250	3,000		350	4,200
Generator bill		350	4,200		450	5,400		550	6,600
Shop rent		500	6,000		500	6,000		500	6,000
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		900	10,800
Conveyance		1,200	14,400		1,700	20,400		2,000	24,000
Provision of bad Debt		12	147		12	147		12	147
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Proposed Salary (Self & family)		9,000	108,000		9,500	114,000		10,000	120,000
Proposed Salary (Assistant-2)		4,500	54,000		4,500	54,000		4,800	57,600
Bank Charge (DD, PO, SC)		100	1,200		130	1,560		180	2,160
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		145	1,742		145	1,742		145	1,742
<b>Total Operating Cost (D)</b>	-	<b>19,024</b>	<b>224,289</b>	-	<b>20,554</b>	<b>246,649</b>	-	<b>22,104</b>	<b>265,249</b>
<b>Net Profit (C-D):</b>	-	<b>4,496</b>	<b>57,951</b>	-	<b>5,318</b>	<b>63,815</b>	-	<b>6,355</b>	<b>76,261</b>
<b>Retained Income</b>			<b>57,951</b>			<b>121,765</b>			<b>198,027</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	61,951	71,815	84,261
1.3	Depreciation Expenses	1,742	1,742	1,742
1.4	Opening Balance of Cash Surplus	-	39,693	65,249
	<b>Total Cash Inflow</b>	<b>163,693</b>	<b>113,249</b>	<b>151,253</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
	<b>Total Cash Outflow</b>	<b>124,000</b>	<b>48,000</b>	<b>48,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>39,693</b>	<b>65,249</b>	<b>103,253</b>

# SWOT ANALYSIS

<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Present employment: Self: 01 Family: 01 (Brother) Others (beyond family): 01 Future employment: 0</li><li><input type="checkbox"/> Trade License in his own name;</li><li><input type="checkbox"/> Ownership of business in his own name;</li><li><input type="checkbox"/> He has on hand training;</li><li><input type="checkbox"/> Experience : 6yrs.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Can not supply goods as per demand.</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Have some fixed customers;</li><li><input type="checkbox"/> Increasing demand;</li><li><input type="checkbox"/> The Capital of the entrepreneur will be BDT 604,027 after 3 years excluding payback of investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Increase of local competitors;</li></ul>

Presented at 180<sup>th</sup> as Yunus Centre and 39<sup>th</sup> In-house Executive  
Social Business Design Lab  
(GTT) on February 04, 2016 at Grameen Telecom Trust Premises

***Thank you***

Pictures





**Gillette**  
SHAVING  
STAINLESS

**DEEP MASTER**  
STAINLESS

Product Name	Price
Product 1	Price 1
Product 2	Price 2
Product 3	Price 3
Product 4	Price 4
Product 5	Price 5
Product 6	Price 6
Product 7	Price 7
Product 8	Price 8
Product 9	Price 9
Product 10	Price 10
Product 11	Price 11
Product 12	Price 12
Product 13	Price 13
Product 14	Price 14
Product 15	Price 15
Product 16	Price 16
Product 17	Price 17
Product 18	Price 18
Product 19	Price 19
Product 20	Price 20

**Mentol**

**Mentol**







# লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৫/২০২৬


## ট্রেড লাইসেন্স

### ০৬নং দরবস্ত ইউনিয়ন পরিষদ কার্যালয়

ডাকঘরঃ কোমরপুর, উপজেলাঃ গোবিন্দগঞ্জ, জেলাঃ গাইবান্ধা।

বহি নম্বর ..... ০২ ..... ক্রমিক নম্বর ..... ১৩  
লাইসেন্স নম্বর ..... ২৬ ..... তারিখ ০২/১২/২০২৫  
লাইসেন্সধারীর নাম..... মোঃ আমিন - আমিন মুন্সী  
পিতা/স্বামীর নাম..... মোঃ মোস্তাফিজ হোসেন মুন্সী  
\* ..... তাই তাই হেতাফ  
ঠিকানা ..... ফটো গ্রাম নিচামুড়া রাস্তা  
পেশার ধরন ..... গার্মেন্টস  
..... ১২/১২/২০২৫ ..... তারিখ পর্যন্ত বৈধ  
ফি আদায়ের পরিমাণ ..... ২০০/- ..... (কথায় দুইশত টাকা মাত্র)  
প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা..... চালিয়ে যাবার জন্য এই লাইসেন্স  
প্রদান করা হইল।

তারিখ ০২/১২/২৫

  
চেয়ারম্যানের স্বাক্ষর  
মোঃ শরিফুল ইসলাম (জর্জ)  
চেয়ারম্যান  
০৬নং দরবস্ত ইউনিয়ন পরিষদ  
গোবিন্দগঞ্জ, গাইবান্ধা।

₹ 500



₹ 200



SERIAL NO. 212/21  
 DATE: 05/05/2024

**एकसत टोका**  
 दावा नं. २१२/२१

2822000

उप नं. १: श्री. आबुल कादर अहमद खान (उप नं. १) द्वारा दावा नं. २१२/२१ के तहत दावा किया गया है।

उप नं. २: श्री. आबुल कादर अहमद खान (उप नं. २) द्वारा दावा नं. २१२/२१ के तहत दावा किया गया है।

उप नं. ३: श्री. आबुल कादर अहमद खान (उप नं. ३) द्वारा दावा नं. २१२/२१ के तहत दावा किया गया है।

**शर्त सभ्यः-**

१) दावा नं. २१२/२१ के तहत दावा किया गया है।

२) दावा नं. २१२/२१ के तहत दावा किया गया है।

३) दावा नं. २१२/२१ के तहत दावा किया गया है।



Mr. Abdul Qader  
L.L.M. Advocate  
Jalandhar, Punjab

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04.05.2024

₹ 500



₹ 500

SERIAL NO. 212/21  
 DATE: 05/05/2024

**एकसत टोका**  
 दावा नं. २१२/२१

2800390

उप नं. १: श्री. आबुल कादर अहमद खान (उप नं. १) द्वारा दावा नं. २१२/२१ के तहत दावा किया गया है।

उप नं. २: श्री. आबुल कादर अहमद खान (उप नं. २) द्वारा दावा नं. २१२/२१ के तहत दावा किया गया है।

उप नं. ३: श्री. आबुल कादर अहमद खान (उप नं. ३) द्वारा दावा नं. २१२/२१ के तहत दावा किया गया है।



**शर्त सभ्यः-**

१) दावा नं. २१२/२१ के तहत दावा किया गया है।

२) दावा नं. २१२/२१ के तहत दावा किया गया है।

३) दावा नं. २१२/२१ के तहत दावा किया गया है।

४) दावा नं. २१२/२१ के तहत दावा किया गया है।

५) दावा नं. २१२/२१ के तहत दावा किया गया है।

६) दावा नं. २१२/२१ के तहत दावा किया गया है।

७) दावा नं. २१२/२१ के तहत दावा किया गया है।

८) दावा नं. २१२/२१ के तहत दावा किया गया है।

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04.05.2024

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
Government of the People's Republic of Bangladesh  
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



১৯৮৭

নাম: মোঃ আল আমিন প্রধান  
Name: Md Al Amin Prodhan  
পিতা: মোঃ দেলোয়ার হোসেন প্রধান  
মাতা: মোহাঃ আলিমা বেগম  
Date of Birth: 10 Sep 1987  
ID NO: 3223001601080

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী মাতীত অন্য  
কোনোও পাঠ্য্য কোনো নিবন্ধিত স্টে-স্ট অফিসে জমা দেয়ার জন্য অনুমোদন করা হলো।  
ঠিকানা: বাসা/ছোড়া: ৩৬, বোয়ালিকা, হাকিমপুর, মোহাম্মদপুর - ৫৭৪০, মোহাম্মদপুর  
শেখপুরা, মোহাম্মদপুর, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১১/০৮/২০০৮





গ্রামীণ ব্যাংক

গ্রামীণ ব্যাংক লিমিটেড

সহজ ঋণের পাশ বই

নাম ..... জ্ঞানিমা

স্বাক্ষর নং ..... ৩২৫৩/৩

গ্রুপ নং ..... ৪

কেন্দ্র নং ..... ৪৩/৩

কেন্দ্রের নাম ..... কোয়ানিয়া ৪৩/৩

বই ইস্যুর তারিখ ..... ২০১৭/৩

শাখা ব্যবস্থাপকের স্বাক্ষর .....



**Thank You**