

Proposed NU Business Name: Bhai Bhai Telecom & Varieties store



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Anisur Rahman Vill: Bharathkhali, Union: 03 no. saghata, Post: Bharathkhali, Upazila: Saghata, District: Gaibandha.
Age	:	30 Years
Marital status	:	Married
Children	:	01 (one) Son
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. Asia Begum
(iii) Father's name	:	Late. Kayser Ali
(iv) GB member's info	:	<i>Branch: Muktinagar, Saghata. Centre # 32/Mo,</i> <i>Loan no.: 4113, Member since 29 December, 2005.</i> First loan: Tk. 2,000 Existing loan: Nil.
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	:	H.S.C
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.)	:	12 (Twelve) years experiences in this business, started the business with BDT 15,000 (Fifteen thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His mother income from Dairy business.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01713711200
NU's National ID No.	:	3218895102641
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Asia Begum is a GB member since 2005 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for taking mortgage 5 khata land, purchasing cows, household purposes, cultivation and assisting her son's (entrepreneur) in telecom business.
- Finally GB loan helped her to improve her economic condition, purchasing 4 cows, livelihood and expanding the existing business of her son's.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai bhai telecom & varieties store</i>
Address/ Location	:	Bharathkhali hat (SKS Mur), Gaibandha.
Total Investment in BDT	:	Tk. 505,000
Financing	:	Self Tk. 255,000 (from existing business) Investor tk. 250,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 3,000 (Three thousand)
Proposed Salary	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 25%
(ii) Estimated % of proposed gross profit margin	:	On an average 25%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income from products	1,600	44,800	537,600
Commission from flexiload	50	1,399	16,783
Commission from Mobile banking	239	6,703	80,438
Total Sales income & commission (A)	1,889	52,902	634,822
Less: Cost of Sales (B)	1,408	39,424	473,088
Gross Profit (C) [C=(A-B)]	481	13,478	161,734
Less: Operating Cost:			
Electricity bill		500	6,000
Shop Rent		600	7,200
Mobile bill		300	3,600
Conveyance		200	2,400
Present salary- (Self)		3,000	36,000
Present Salary (Assistant)- Brother		2,000	24,000
Other Expenses (Stationary & Entertainment etc.)		400	4,800
Non Cash Item:			
Depreciation Expenses		650	7,800
Total Operating Cost (D)		7,650	91,800
Net Profit (C-D):		5,828	69,934

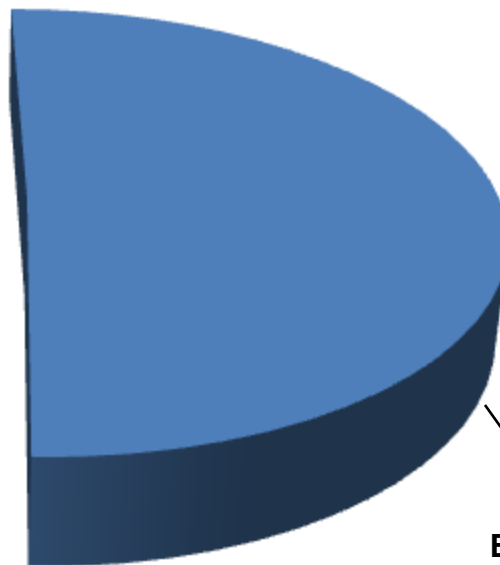
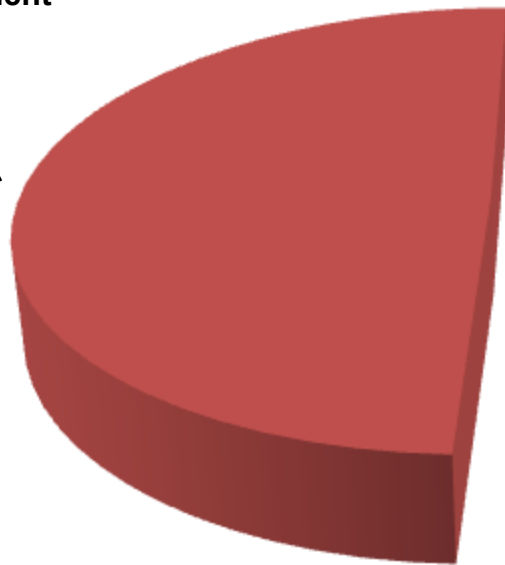
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in goods (Soap, Salt, Oil, Biscuit, juice, soft drinks, chips, chocolate, pickles, gift item, cosmetics item, wire, multiplug, switch, holder, socket, Bakery item, stationary etc)	45,000	150,000	195,000
Investment in bKash, DBBL, etc.	100,000	100,000	200,000
Investment in Flexi-load & scratch card	9,000	-	9,000
Mobile set for Flexi-load & bKash	2,400	-	2,400
Refrigerator (one)	34,000	-	34,000
Furniture & Decoration	27,000	-	27,000
Advance for shop	15,000	-	15,000
Cash in hand	1,000	-	1,000
Debtors	21,600	-	21,600
Creditors	-	-	-
Total Capital	255,000	250,000	505,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 255,000
- Investor's Investment BDT 250,000
- Total Capital BDT 505,000

GTT's Investment
50%



Entrepreneur's
contribution 50%

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 of products	2,300	64,400	772,800	2,760	77,280	927,360	3,036	85,008	1,020,096
Commission from flexiload	52	1,469	17,622	55	1,542	18,503	58	1,619	19,429
Commission from Mobile banking	351	9,820	117,835	372	10,409	124,905	394	11,033	132,400
Estimated Total Sales income & commission (A)	2,703	75,688	908,258	3,187	89,231	1,070,769	3,488	97,660	1,171,924
Less: Cost of Sales (B)	2,024	56,672	680,064	2,429	68,006	816,077	2,672	74,807	897,684
Gross Profit (C) [C=(A-B)]	679	19,016	228,194	758	21,224	254,692	816	22,853	274,240
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		750	9,000
Shop Rent		600	7,200		600	7,200		600	7,200
Mobile bill (SMS & Reporting)		500	6,000		520	6,240		550	6,600
Conveyance		300	3,600		400	4,800		450	5,400
Proposed Salary-Self		4,000	48,000		5,000	60,000		5,500	66,000
Propose Salary (Assistant)- Brother		2,000	24,000		2,500	30,000		3,000	36,000
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Other Expenses (Stationary & Entertainment etc.)		500	6,000		550	6,600		600	7,200
Non Cash Item:									
Depreciation Expenses		650	7,800		650	7,800		650	7,800
Total Operating Cost (D)	-	10,817	119,800	-	12,587	151,040	-	13,767	165,200
Net Profit (C-D):	-	8,199	108,394	-	8,638	103,652	-	9,087	109,040
Retained Income:			108,394			212,046			321,085

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 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	250,000	-	-
1.2	Net Profit	118,394	123,652	129,040
1.3	Depreciation Expenses	7,800	7,800	7,800
1.4	Opening Balance of Cash Surplus	-	66,194	77,646
	Total Cash Inflow	376,194	197,646	214,485
2.0	Cash Outflow			
2.1	Product Purchases	250,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	60,000	120,000	120,000
	Total Cash Outflow	310,000	120,000	120,000
3.0	Total Cash Surplus	66,194	77,646	94,485

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (brother)
Others (beyond family): 0
- Future employment: 0
- Trade license in his own name
- Maintain books of records
- Experience (12 yrs.)

WEAKNESS

- Can not supply goods and services according to demand.

OPPORTUNITIES

- Location of shop;
- Have some fixed customers;
- The capital of Entrepreneur will be Tk. 576,085 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitor's;
- Theft;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







FRESH

INSTANT NOODLES

FRESH

Various instant noodle and soup packages

Various instant noodle and soup packages

Various instant noodle and soup packages

Various instant noodle and soup packages

Various instant noodle and soup packages

Various instant noodle and soup packages

Various instant noodle and soup packages

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LAZER
LAZER

Various instant noodle and soup packages

Various instant noodle and soup packages

Various instant noodle and soup packages

Various instant noodle and soup packages

दैनिक शिफ्ट

कालिका	कर	शिफ्ट	
25/2/20	—	सामान्य शिफ्ट	2020
		कठिनाई	2300
26/2/20	पूरा शिफ्ट 9000	सामान्य शिफ्ट	22700
		कठिनाई	2900
27/2/20	—	सामान्य शिफ्ट	22200
		कठिनाई	2200
28/2/20	पूरा शिफ्ट - 20000	सामान्य शिफ्ट	25200
		कठिनाई	2500
29/2/20	—	सामान्य शिफ्ट	26200
		कठिनाई	2900
30/2/20	पूरा शिफ्ट - 6500	सामान्य शिफ्ट	29900
		कठिनाई	2000
31/2/20	—	सामान्य शिफ्ट	23500
		कठिनाई	2200

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর : ২০১৫-২০১৫

ক্রীত লাইসেন্স

৪নং মুক্তিনগর ইউনিয়ন পরিষদ

উপজেলা : নাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০৩

লাইসেন্স নম্বর : ৫৬

লাইসেন্সধারীর নাম :

তারিখ : ২৭/০৯/১৪
৩৫ই ৩৫ই জেনিকথ বড় চান্দাইটিলা ৫৫৪/৭
মো. মো. আনিসুর রহমান

পিতা/স্বামীর নাম :

মুত কায়ছার আলী

ঠিকানা :

৩৫ই বৈকুণ্ঠ

পেশার ধরন :

৩৫ই বৈকুণ্ঠ

৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা

১০০০

(কথায় :

এক হাজার টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসার/বৃত্তি/পেশা ৩০ জুন ২০১৫ইং চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/০৯/১৪

মোঃ আবু তাহের
সচিব
৪নং মুক্তিনগর ইউনিয়ন পরিষদ
নাঘাটা, গাইবান্ধা।

মোঃ আবুল মঈন প্রধান মাঝ
উপায়ুক্ত
৪নং মুক্তিনগর ইউনিয়ন পরিষদ
নাঘাটা, গাইবান্ধা।

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
DATE: 27/09/14 / জাতীয় পরিচয় পত্র




নাম: মোঃ আনিসুর রহমান
Name: Md Anisur Rahman
পিতা: মুত কায়ছার আলী
মাতা: মোছাঃ আছিয়া বেগম
Date of Birth:
ID NO: 27091405102641

এই কার্ড গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী বাতীল ও অন্য
কোনো ক্ষেত্রে সশ্রদ্ধে নিক্ষেপণ করা হবে।

ঠিকানা: গ্রাম/পাড়া: জনতালা, করতলা, ডাকঘর: জনতালা - ৫৭৫০, নাঘাটা,
গাইবান্ধা।

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ১৫/০৯/২০০৮





Thank You