

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



27th Design Lab

31 August 2014

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Garmin Rahman Vill: Khamarthonaroha, Post: Khamarthonaroha, Union: Muktinagar, Upazila: Shagata, Dist: Ghaibandha
Age	:	21 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 (three) brothers and 2 (two) 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	:	Mrs. Razia Begum
(iii) Father's name	:	Mr. Jahurul Islam
(iv) GB member's info	:	Branch: Muktinagar, Centre # 30/mo, Loan no.: 3977 Member since: May 12, 2005, First loan: Tk. 10,000, Existing loan: Tk. 60,000, Outstanding: 50,000
Further Information:	:	
(v) Who pays GB loan installment	:	Father will pay GB loan installment.
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	HSC pass

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading 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.)	:	4 (four) years experiences in general retail and wholesale business, started business with BDT 45,000 (forty five thousand). : He has no training
Other Own/Family Sources of Income	:	Elder brother's salary (currently working with BRAC Bank) Father's income on farming.
Other Own/Family Sources of Liabilities	:	Nil
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Since 2005 Entrepreneur's mother is GB member. At first she took GB loan BDT 10,000 (ten thousand). Then gradually has taken several times GB loan, used to take land lease, educate her children and to buy Cow, Goat and repair house.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Traders</i>
Address/ Location	:	Kochowahat, Shagata, Ghaibandha
Total Investment in BDT	:	BDT 172,400
Financing	:	Self BDT 72,400 (from existing business) 42% Required Investment BDT 100,000 (as equity) 58%
Present salary/drawings from business (estimates)	:	BDT 3,000 (three thousand)
Proposed Salary	:	BDT 3,000 (three thousand)
Proposed Business Implementation Plan (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) In future risk mgt. plan (from fire, disaster etc.)	:	(i) 15% is the present gross profit margin of existing business (ii) Estimated 15% is the proposed gross profit margin of proposed business

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	78,000	936,000
Less: Cost of sales (B):	2,550	66,300	795,600
Gross Profit (GP) [C=(A-B)]	450	11,700	140,400
Less: Operating Costs:			
Generator bill		150	1,800
Shop Rent		200	2,400
Night guard bill		50	600
Entertainment		200	2,400
Mobile bill		300	3,600
Present Salary (Self)/Drawings-self		3,000	36,000
Other cost		100	1200
Non Cash Item:			
Depreciation Expenses		67	800
Total Operating Costs (D)		4,067	48,800
(C-D)Net Profit:		7,633	91,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investment in different categories:			
Grocery items (Rice, Flour, Puffed rice, Oil, Sugar, Tea, vermicelli, Pulse, Salt, Spices etc.)	25,000	50,000	75,000
Cosmetics items (Soap, Body lotion, toothpaste etc.)	10,000	20,000	30,000
Food items (Biscuit, Fried gram salted and spiced, cheeps, cakes etc.)	5,000	15,000	20,000
Others items (stationary, firebox etc.)	6,400	15,000	21,400
Furniture and Decoration	8,000	-	8,000
Advance shop rent	18,000	-	18,000
Total Capital	72,400	100,000	172,400

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 (A)	4,050	105,300	1,263,600	4,860	126,360	1,516,320	5,346	138,996	1,667,952
Less: Cost of sales (B):	3,443	89,505	1,074,060	4,131	107,406	1,288,872	4,544	118,147	1,417,759
Gross Profit (GP) [C=(A-B)]	608	15,795	189,540	729	18,954	227,448	802	20,849	250,193
Less: Operating Costs:									
Generator bill		150	1,800		250	3,000		300	3,600
Shop Rent		200	2,400		200	2,400		200	2,400
Night guard bill		50	600		100	1,200		150	1,800
Entertainment		200	2,400		200	2,400		200	2,400
Mobile bill (SMS & Reporting Inclusive)		400	4,800		420	5,040		450	5,400
Investment repayment		-	-		4,167	50,000		4,167	50,000
Ownership Transfer Fee		-	-		833	10,000		833	10,000
proposed Salary-self		3,000	36,000		4,000	48,000		5,000	60,000
proposed Salary-staff(1 person)		1,500	18,000		1,700	20,400		1,700	20,400
Other cost		150	1,800		150	1,800		200	2,400
Non Cash Item:									
Depreciation Expenses		67	800		67	800		67	800
Total Operating Costs (D)		5,717	68,600		12,087	145,040		13,267	159,200
(C-D)Net Profit:		10,078	120,940		6,867	82,408		7,583	90,993
Retained Income:			120,940			203,348			294,341

Notes: 1. Agreed Grace period: 1st year.

2. Investment Payback schedule: Quarterly installment included ownership transfer fee from 2nd year

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	<i>Particulars</i>	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 (Investment & ownership transfer fee added back)	120,940	142,408	150,993
1.3	Depreciation (Non Cash Item)	800	800	800
1.4	Opening Balance of Cash Surplus	-	121,740	204,948
	Total Cash Inflow	221,740	264,948	356,741
2.0	Cash Outflow			
2.1	Purchase of Products	100,000	-	-
2.3	Investment Pay Back (Including Ownership transfer fee)	-	60,000	60,000
	Total Cash Outflow	100,000	60,000	60,000
3.0	Net Cash Surplus	121,740	204,948	296,741

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 0
Others (beyond family): 0
Future employment: 1
- Ownership of Business: own
- Keeping books of record

OPPORTUNITIES

- Location of shop;
- Fixed customer retail and wholesale
- Capital of the entrepreneur will be BDT 366,741 after 3 years excluding investor's money.

WEAKNESS

- Credit sales (realized in timely);
- Can not supply products as per demand.

THREATS

- Local competitor.

Presented at 27th SB Executive Design Lab on 31
August, 2014 at YC

Thank you

Pictures



ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর : ২০১৪-২০১৫



ট্রেড লাইসেন্স

৪নং মুক্তিনগর ইউনিয়ন পরিষদ

উপজেলা : সাঘাটা, জেলা : গাইবান্ধা।

বই নম্বর : ০১

লাইসেন্স নম্বর : ২৫

তারিখ : ২০/০৯/১৪

লাইসেন্সধারীর নাম : মোঃ জারমিন রহমান

পিতা/স্বামীর নাম : মোঃ জহুরুল ইসলাম

ঠিকানা : কুচুয়া হাট, সাঘাটা, গাইবান্ধা।

পেশার ধরন : হান্ডিক্রাফট

৩০ জুন ২০১৫ইং তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ৩০০ (কথায় : তিনশত টাকা মাত্র)

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

তারিখ : ২০/০৯/১৪

চেয়ারম্যান
মোঃ আব্দুল মঈন প্রধান লারু
ট্রেডারম্যান
৪নং মুক্তিনগর ইউনিয়ন পরিষদ
সাঘাটা, গাইবান্ধা।



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



নাম: মোঃ জারমিন রহমান
Name: MD. GARMIN RAHMAN
পিতা: মোঃ জহুরুল ইসলাম
মাতা: মোছাঃ রেজিয়া বেগম
Date of Birth: 28 Sep 1992
ID NO: 19923218895000200

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তি অনন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেবার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোশিং: খামারখনাকহা, গ্রাম/রাজা: খামার খনাকহা, খামার খনাকহা, ডাকঘর: খামার খনাকহা - ৫৭৫০, সাঘাটা, গাইবান্ধা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২৪/১০/২০১৩





Thank You