

Proposed NU Business Name : **M/S. Bhai Bhai Traders**



29<sup>th</sup> SB Design Lab (executive session)  
17<sup>th</sup> September, 2014 at Yunus Centre

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

Name and address	:	<b>Md. Mominul Islam</b> , Vill: Dhakin Arage Krishnopur, Union: : 12 no. Salondor, Post: Salondor, Upazila: Sadar, District: Thakurgaon
Age	:	31 Years
Marital status	:	Married
Children	:	01 son, 02 daughters
No. of siblings:	:	02 Brothers, 02 Sisters
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mos. Monowara Begum
(iii) Father's name	:	Md. Abdus Samad
(iv) GB member's info	:	<i>Branch: Salondor Bilpara, Centre # 56/Mo,</i> <i>Loan no.: 4191, Member since 1992,</i> <i>First loan: Tk. 6,000</i> <i>Existing loan: Nil</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	S.S.C
Present Occupation (Besides own business, i.e., persuading further studies, other business etc.)	:	No
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	14 years in selling products (Chips, Chanachur, Biscuit etc.) in whole sale and started his own business 4 years ago with only Tk. 70,000 : He has worked for 10 years in a same type shop and gathered experience.
Other Own/Family Sources of Income	:	They have 4 bigha agricultural land which provide yearly food requirement.
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01721 787163
NU's National ID No.	:	9419489303242
NU Project Source/Reference	:	GTT

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

- Most. Monowara Begum took loan amounting **Tk. 6,000** from Grameen Bank in the year of 1992 for purchasing shallow pump for their own use and renting others.
- Gradually several times she took loan and utilized by her husband in agriculture.

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

Business Name	:	<b><i>M/S. Bhai Bhai Traders</i></b>
Address/ Location	:	Chowdhury Haat, Salondor, Thakurgoan
Total Investment in BDT	:	Tk. 505,000
Financing	:	Self Tk. 305,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 8,000
Proposed Salary	:	Taka 8,000
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 5%
(ii) Estimated % of proposed gross profit margin	:	On an average 5%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# **INFO ON EXISTING BUSINESS OPERATIONS**

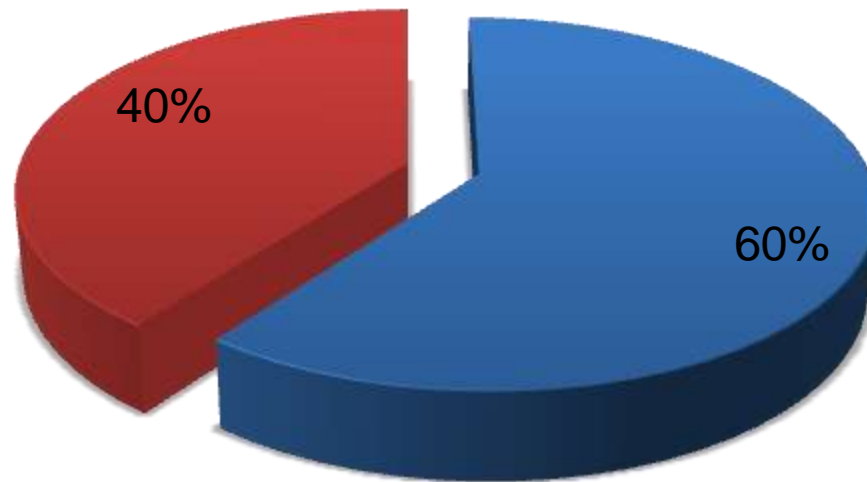
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income (A)	28,000	784,000	9,408,000
Less: Cost of Sale (B)	26,600	744,800	8,937,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,400</b>	<b>39,200</b>	<b>470,400</b>
<b>Less: Operating Cost:</b>			
Electricity bill		400	4,800
Shop Rent		1,500	18,000
Night Guard bill		100	1,200
Entertainment		1,000	12,000
Conveyance		6,240	74,880
Present Salary (Self)		8,000	96,000
Salary (Assistant)		7,800	93,600
Other Cost		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		442	5,300
<b>Total Operating Cost (D)</b>		<b>25,682</b>	<b>308,180</b>
<b>Net Profit (C-D):</b>		<b>13,518</b>	<b>162,220</b>

## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in Goods of different companies (Pran, SB food, Canban, Rimi food)	230,000	200,000	430,000
Delivery van (Mishuk)	50,000	-	50,000
Decoration	3,000	-	3,000
Advance for shop	22,000	-	22,000
<b>Total Capital</b>	<b>305,000</b>	<b>200,000</b>	<b>505,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 305,000
- Investor's Investment BDT 200,000
- Total Capital BDT 505,000





# **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 Product Sales	40,320	1,128,960	13,547,520	42,336	1,185,408	14,224,896	44,453	1,244,678	14,936,141
Less: Cost of Sale (B)	38,304	1,072,512	12,870,144	40,219	1,126,138	13,513,651	42,230	1,182,444	14,189,334
<b>Gross Profit (C) [C=(A-B)]</b>	<b>2,016</b>	<b>56,448</b>	<b>677,376</b>	<b>2,117</b>	<b>59,270</b>	<b>711,245</b>	<b>2,223</b>	<b>62,234</b>	<b>746,807</b>
<b>Less: Operating Cost:</b>									
Electricity bill		400	4,800		600	7,200		700	8,400
Shop Rent		1,500	18,000		1,500	18,000		1,500	18,000
Night Guard bill		100	1,200		100	1,200		100	1,200
Mobile bill (SMS & Reporting)		200	2,400		200	2,400		200	2,400
Entertainment		1,000	12,000		1,000	12,000		1,000	12,000
Conveyance		6,240	74,880		6,240	74,880		6,240	74,880
Ownership Transfer Fee		-	-		1,333	16,000		2,000	24,000
Proposed Salary-Self		8,000	96,000		8,000	96,000		8,000	96,000
Proposed Salary-Staff (1+1)		7,800	93,600		15,600	187,200		15,600	187,200
Other Cost		600	7,200		700	8,400		900	10,800
<b>Non Cash Item:</b>									
Depreciation Expenses		442	5,300		442	5,300		442	5,300
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>26,282</b>	<b>315,380</b>	<b>-</b>	<b>35,715</b>	<b>428,580</b>	<b>-</b>	<b>36,682</b>	<b>440,180</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>30,166</b>	<b>361,996</b>	<b>-</b>	<b>23,555</b>	<b>282,665</b>	<b>-</b>	<b>25,552</b>	<b>306,627</b>
<b>Retained Income</b>			<b>361,996</b>			<b>644,661</b>			<b>951,288</b>

**Notes: 1. Agreed Grace Period: One year**

**2. Investment Payback Schedule: Monthly installment including ownership transfer fee from 2<sup>nd</sup> year.**

# **CASH FLOW PROJECTION ON BUSINESS PLAN**

## **(REC. & PAY.)**

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	361,996	298,665	330,627
1.3	Depreciation Expenses	5,300	5,300	5,300
1.4	Opening Balance of Cash Surplus	-	367,296	575,261
	<b>Total Cash Inflow</b>	<b>567,296</b>	<b>671,261</b>	<b>911,188</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	-	96,000	144,000
	<b>Total Cash Outflow</b>	<b>200,000</b>	<b>96,000</b>	<b>144,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>367,296</b>	<b>575,261</b>	<b>767,188</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 1
- Future employment: 01
- Ownership of Business: Own
- Experience and renown (14 yrs.)

## **W**EAKNESS

- Credit sale (realizes fully)

## **O**PPORTUNITIES

- Located in a Hat and bazaar place
- He has good relationship over different retailers and has 16 zone of supply
- The capital of Entrepreneur will be Tk. 1,256,288 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of competitors

Presented at 29th Executive Design Lab  
on 14 September at Yunus Center

***Thank you***

Pictures













**Thank You**