



Grameen Telecom Trust
Building Social Business

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Mst. Runa Begum Vill: Jhawnia, Union: Poria, Post: Lahiri, Upazila: Baliadangi, District:Thakurgaon.
Age	:	25 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (two) Brothers and 03 (three) 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	:	Mst. Somina Begum
(iii) Father's name	:	Md. Gias Uddin
(iv) GB member's info	:	<i>Branch: Charol, Baliadangi, Centre # 29/mo,</i> <i>Loan no.: 3853, Member since May 07, 1998</i> First loan: Tk. 1,000 Existing loan: Nil, Last loan: Tk. 5,000
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., 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.)	:	03 (Three) years working experiences and 02 (Two) years experiences is running her own (Soap) business. She started the business with BDT 60,000 (Sixty thousand). : She has on hand training from local soap factory of “Nana Ball Soap” under the district of Thakurgaon.
Other Own/Family Sources of Income	:	Her husband’s income from entrepreneur’s business (Bhai Bhai Soap) and agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU’s Contact No.	:	01762709954
NU’s National ID No.	:	19909410884000253
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Somina Begum is a GB member since May 07, 1998 at first she took GB loan BDT 1,000 (One thousand).
- Gradually she took GB loan several times and utilized it for cultivation, repairing house and arranged marriage of her daughter.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Soap</i>
Address/ Location	:	Jhawnia bazar, Baliadangi, Thakurgaon.
Total Investment in BDT	:	Tk. 383,000
Financing	:	Self Tk. 203,000 (from existing business) Required Investment Tk. 180,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 10%
(ii) Estimated % of proposed gross profit margin	:	On products 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	weekly	Monthly	Yearly
Sales income from products (Wholesale) (A)	72,000	288,000	3,456,000
Less: Cost of sales of products (B)	64,800	259,200	3,110,400
Gross Profit (C) [C=(A-B)]	7,200	28,800	345,600
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		2,000	24,000
Mobile bill		600	7,200
Present Salary (Self)		4,500	54,000
Present Salary (Assitant-3+1(husband))	-	17,100	205,200
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		2,326	27,910
Total Operating Cost (D)		27,726	332,710
Net Profit (C-D):		1,074	12,890

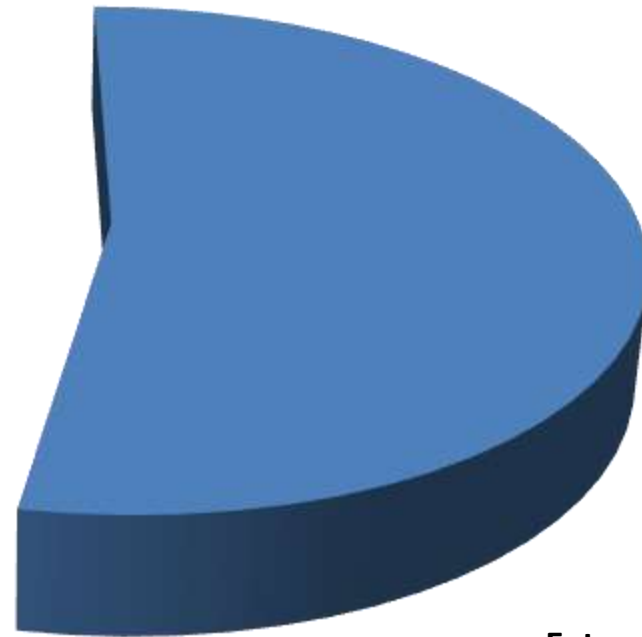
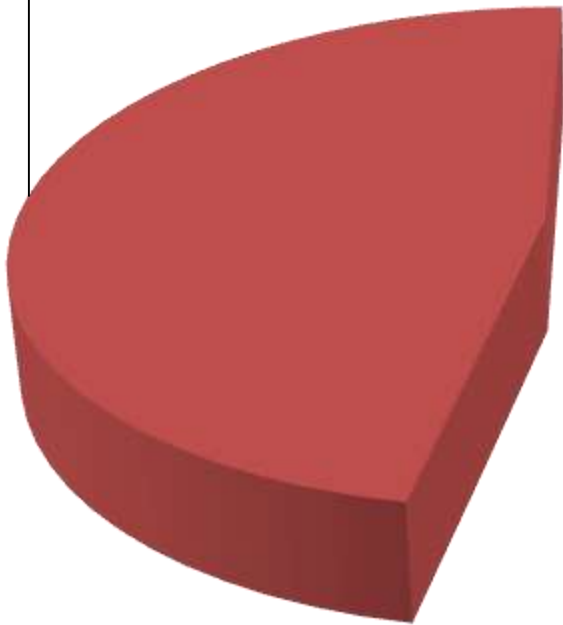
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Products (Soap-half ball soap & big ball soap etc.)	Investment in Products (Different types of chemical, palm oil, coconut oil, foam & talcum powder for making soap)	33,000	115,000	148,000
Investment in Machineries (swallow machine, R-meter, motor, fan, tube well etc.)	Investment in products (Iron bowl-800 pieces. & pan1 piece. etc.)	48,000	65,000	113,000
Cash in hand		7,400	-	7,400
Soap Factory construction		30,000	-	30,000
Decoration (fixture and fittings)		49,600	-	49,600
Advance for factory (Soap)		5,000	-	5,000
Debtors		65,000	-	65,000
Creditors		(35,000)	-	(35,000)
Total Capital		203,000	180,000	383,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 203,000
- GTT's Investment BD 180,000
- Total Capital BDT 383,000

GTT's investmen
47%



Entrepreneur's
contribution 53%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	weekly	Monthly	Yearly	Weekly	Monthly	Yearly	weekly	Monthly	Yearly
Estimated sales income from products (Wholesale) (A)	86,400	345,600	4,147,200	99,360	397,440	4,769,280	114,264	457,056	5,484,672
Less: Cost of sales of products (B)	77,760	311,040	3,732,480	89,424	357,696	4,292,352	102,838	411,350	4,936,205
Gross Profit (C) [C=(A-B)]	8,640	34,560	414,720	9,936	39,744	476,928	11,426	45,706	548,467
Less: Operating Cost:									
Electricity bill		200	2,400		300	3,600		400	4,800
Generator bill		3,000	36,000		3,000	36,000		3,300	39,600
Mobile bill (SMS & Reporting)		800	9,600		900	10,800		950	11,400
Ownership Transfer Fee		1,200	7,200		1,200	14,400		1,200	14,400
Proposed Salary-Self		5,000	60,000		6,000	72,000		7,000	84,000
Present Salary (Assitant-3+1+1(husband))	-	17,100	205,200	-	19,100	229,200		20,100	241,200
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		2,326	27,910		2,326	27,910		2,326	27,910
Total Operating Cost (D)	-	30,626	360,310	-	34,026	408,310	-	36,676	440,110
Net Profit (C-D):	-	3,934	54,410	-	5,718	68,618	-	9,030	108,357
Retained Income			54,410			123,028			231,385

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.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	180,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	61,610	83,018	122,757
1.3	Depreciation Expenses	27,910	27,910	27,910
1.4	Opening Balance of Cash Surplus	-	46,320	70,848
	Total Cash Inflow	269,520	157,248	221,515
2.0	Cash Outflow			
2.1	Product Purchase	180,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	43,200	86,400	86,400
	Total Cash Outflow	223,200	86,400	86,400
3.0	Total Cash Surplus	46,320	70,848	135,115

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Husband)
Others (beyond family): 03
Future employment: 01
- Trade License in her own name;
- She has on hand training;
- Good Reputation;
- Skilled and working experiences (5yrs);

WEAKNESS

- Lack of capital/Investment
- Can not supply goods as per demand.
- Wastage of Product (Soap).

OPPORTUNITIES

- Have some fixed customers (wholesale);
- Publicized her business through leaflet circulation;
- Demand increasing;
- The Capital of the entrepreneur will be BDT 434,385 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Political unrest.

Presented at 86th Social Business Design Lab
(Open session)
on June 22, 2015 at Grameen Bank Auditorium,
Grameen Bank Bhaban

Thank you

Pictures











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একশত টাকা

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প্রথম পক্ষ: (নাম: সুখান্ত)

দ্বিতীয় পক্ষ: (নাম: সুখান্ত)

তৃতীয় পক্ষ: (নাম: সুখান্ত)

চতুর্থ পক্ষ: (নাম: সুখান্ত)

পঞ্চম পক্ষ: (নাম: সুখান্ত)

ষষ্ঠ পক্ষ: (নাম: সুখান্ত)

সপ্তম পক্ষ: (নাম: সুখান্ত)

অষ্টম পক্ষ: (নাম: সুখান্ত)

নবম পক্ষ: (নাম: সুখান্ত)

দশম পক্ষ: (নাম: সুখান্ত)

গুণিতক: ১০০

মুদ্রিত: ১০/০৪/২০২০



গ্রামীণ ব্যাংক

গাজিপুর

মহজ খানের দাশবই

স্বাক্ষর

নাম সুখান্ত

কেন্দ্রের নাম গাজিপুর

শাখা চারোল বা গাজিপুর শাখা।

নির্দেশিকা
(আরডিপি-২১)
(এলাজিইডি)

ইউ/পি ফরম-১৩

ট্রেড লাইসেন্স

১নং পাড়িয়া ইউনিয়ন পরিষদ

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও

অর্থ বৎসর : ২০১৪-২০১৫

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



নাম: মোছাঃ রুনা বেগম
Name: MST. RUNA BEGUM
স্বামী: মোঃ নারাজুল হক
মাতা: মোছাঃ সখিনা বেগম
Date of Birth: 11 Mar 1990
ID NO: 19909410884000253

লাইসেন্স নং- ১৬৫ / ২০১৪-২০১৫

তারিখ... ২৩/০৪/১৫

ব্যবসা প্রতিষ্ঠানের নাম... কেই কেই রোম

মালিক প্রোপাইটরের নাম... রুনা বেগম

পিতা/স্বামীর নাম... মোঃ দাঃ হুসেইন হক

ডাকঘর

মাগুইড়ী

গ্রাম... কোন্ডা
উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ধরণ... কোন্ডা হাট

০২ মে ২০১৫/১৫ ইং তারিখ পর্যন্ত বলবৎ।

ফি প্রদানের পরিমাণ... ২০০/- টাকা।

কথায়... দুইশত টাকা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা... কোন্ডা হাট

২০১৪-২০১৫ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ... ২৩/০৪/১৫

মোঃ...
উপজেলাঃ...
ঠাকুরগাঁও।



Thank You