

Proposed NU Business Name: **Bhai Bhai Bostraloy**

Business Category: **Clothing Business**



Business Proposal Identified by: **Md. Shahinur Islam, Asst. Officer, Mithapukur Unit, Rangpur.**

Business Proposal Prepared by: **Fahina Yesmin Happy**

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Lokman Hekim</i> Vill: Poschim Muradpur, Union: 16 no. Mirjapur, Post: Boiragi hat, Upazila: Mithapukur : District: Rangpur.
Age	:	32 years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	02 (Two) Brothers
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. Laizu Begum
(iii) Father's name	:	Late. Abdul Kuddus Mia
(iv) GB member's info	:	<i>Branch: Boiragi, Mithapukur, Centre # 39/mo, Loan no.:4567, Membership since 05 June, 2008 First loan: Tk. 5,000 Existing loan: Tk. 29,000, Outstanding loan: Tk. 9,960</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	B.A
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	He has others income from betel nut garden.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	08 (Eight) years experience in running his own business. He started the business with BDT 150,000 (One lac fifty thousand). : He has 7 (Seven) years working experience as an assistant in local shop during his education period.
Other Own/Family Sources of Income	:	He has another income from cultivation. He is also maintaining 02 (Two) D.P.S of Tk. 1500/- and 2,000/- per month in Grameen Bank and Meghna Bank Ltd. from the earning of his present business income.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01731520157
NU's National ID No.	:	8515878544970
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Laizu Begum is a GB Membership since 05 June, 2008 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times She utilized GB loan for cultivation, purchasing cows and household purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Bhai Bhai Bostraloy</i>
Address/ Location	:	Boiragi Hat, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk.486,000
Financing	:	Self Tk. 386,000 (from existing business) Required Investment Tk.100,000 (as equity)
Present salary/drawings from business	:	BDT 3,500 (Three thousand five hundred)
Proposed Salary	:	BDT 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20% and commission from bKash 100%
(ii) Estimated % of proposed gross profit margin	:	On an average 20% and commission from bKash 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from products	3,000	84,000	1,008,000
Commission from bKash	40	1,120	13,440
Total Income from Sales & Commission (A)	3,040	85,120	1,021,440
Less: Cost of Sales / Products (B)	2,400	67,200	806,400
Gross Profit (C) [C=(A-B)]	640	17,920	215,040
<i>Less: Operating Cost:</i>			
Electricity bill		450	5,400
Generator bill		300	3,600
Night Guard bill		80	960
Shop rent (own)		-	-
Mobile bill		400	4,800
Conveyance bill		1,200	14,400
Present Salary (Family & Self)		3,500	42,000
Other Cost (Stationary & Entertainment etc.)		2,000	24,000
<i>Non Cash Item:</i>			
Depreciation Expenses		326	3,915
Total Operating Cost (D)		8,256	99,075
Net Profit (C-D):		9,664	115,965

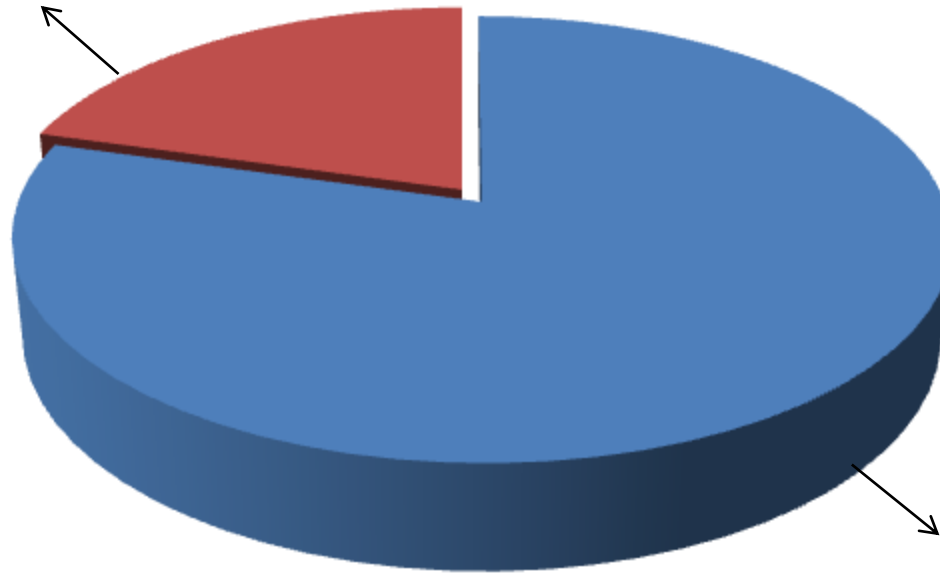
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of clothing item-Shirt, pant, t-shirt, trouser, sharee, three pieces, ladies item and others gents item etc.)	Investment in products (Different types readymade dress and garments product-ladies, gents and kids wear etc.)	351,460	80,000	431,460
Investment in bKash etc.		15,000	20,000	35,000
Investment in Machineries & Equipment (fan,-1light-1.)		8,500		8,500
Cash in Hand		3,400	-	3,400
GB Outstanding loan		(9,960)		(9,960)
Decoration (fixture and fittings)		17,600		17,600
Total Capital		386,000	100,000	486,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 386,000
- GTT's Investment BDT 100,000
- Total Capital BDT 486,000

GTT's
Investment 21%



Entrepreneur's
Contribution
79%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 months		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. sales income from products	4,300	120,400	1,444,800	4,730	132,440	1,589,280	5,298	148,333	444,998
Est. Commission from bKash	60	1,680	20,160	66	1,848	22,176	74	2,070	24,837
Est. Total Income from Sales & Commission (A)	4,360	122,080	1,464,960	4,796	134,288	1,611,456	5,372	150,403	469,836
Less: Cost of Sales / Products	3,440	96,320	1,155,840	3,784	105,952	1,271,424	4,238	118,666	355,999
Gross Profit (C) [C=(A-B)]	920	25,760	309,120	1,012	28,336	340,032	1,133	31,736	113,837
Less: Operating Cost:									
Electricity bill		500	6,000		550	6,600		650	1,950
Generator bill		350	4,200		400	4,800		500	1,500
Night Guard bill		80	960		130	1,560		230	690
Shop rent (own)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	1,800
Conveyance bill		2,200	26,400		2,700	32,400		2,900	8,700
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Proposed Salary-(Family & Self)		4,000	48,000		4,500	54,000		5,000	15,000
Proposed Salary-(Assistant-01)		2,000	24,000		2,500	30,000		3,000	9,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000		2,500	30,000		3,000	9,000
Non Cash Item:									
Depreciation Expenses		326	3,915		326	3,915		435	1,305
Total Operating Cost (D)	-	13,390	158,175	-	15,040	180,475	-	17,148	51,445
Net Profit (C-D)	-	12,370	150,945	-	13,296	159,557	-	14,588	62,392
Retained Income			150,945			310,502			372,894

Notes: 1. Agreed Grace period: Three months

2. Investment Payback schedule: Monthly 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.)

Sl #	Particulars	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 (ownership tr. Fee added back)	158,445	169,557	64,892
1.3	Depreciation Expenses	3,915	3,915	979
1.4	Opening Balance of Cash Surplus	3,400	110,800	224,272
	Total Cash Inflow	265,760	284,272	290,143
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Payback to GB Loan	9,960		
2.3	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	Total Cash Outflow	154,960	60,000	15,000
3.0	Total Cash Surplus	110,800	224,272	275,143

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 0 Future employment: 01<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Experience : 15 yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Inadequate Capital;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customers.<input type="checkbox"/> Increasing Demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 758,894 after 2 years 3 months excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 362nd as Yunus Centre and 105th In-house
Executive Social Business Design Lab
(GTT) on October 03, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures















বিকাশ এজেন্ট
dKash
01794626868

5 Star Socks
5 Star Socks
5 Star Socks
5 Star Socks





Colorful fabric bundles in shades of red, orange, yellow, and green.

White cylindrical containers, some with text like "Haram" and "KAM".

Blue cylindrical containers, some with text like "SANTAL".

Stacks of boxes, some with text like "SANTAL" and "SANTAL".

Rolls of fabric with purple and white patterns.

Stacks of folded fabrics in various colors, including blue, red, and black.

Stacks of folded fabrics in various colors, including blue, green, and black.

Packages of fabric, some with text like "SANTAL".

Stacks of folded fabrics with colorful patterns.

Stacks of folded fabrics in various colors, including blue, green, and black.

Stacks of folded fabrics in various colors.

Stacks of folded fabrics in various colors.

Stacks of folded fabrics in various colors.



মুন্সিং মির্জাপুর ইউনিয়ন পরিষদ কার্যালয়



ইউ.পি ফরম নং-১৩
উপজেলা : মিঠাপুকুর, জেলা : রংপুর।

ট্রেড লাইসেন্স পত্র

তারিখ : ২৫-০৭-১৭

ক্রমিক নং

লাইসেন্স নং-

অর্থ বছর : ২০১৩-১৭

- ১। মালিকের নাম :
- ২। পিতা/স্বামীর নাম :
- ৩। মাতার নাম :
- ৪। জাতীয় পরিচয় পত্র/জন্ম নিবন্ধন নং :
- ৫। মালিকের ঠিকানা :
(ক) বর্তমান ঠিকানা : গ্রাম : ... ইউনিয়ন : মির্জাপুর, মিঠাপুকুর, রংপুর।
(ক) স্থায়ী ঠিকানা : গ্রাম : ... ইউনিয়ন : ... উপ : ... জেলা : ...
- ৬। ব্যবসা প্রতিষ্ঠানের নাম :
- ৭। পরিশোধিত মূলধন (যৌথ মূলধনী কোম্পানীর বেত্রে) :
- ৮। ব্যবসা/বৃত্তি/পেশার নাম/ধরণ :
- ৯। ব্যবসা/বৃত্তি/পেশা পরিচালনার স্থান/ঠিকানা :
- ১০। আদর্শ কর তফসিল ২০১২ এর ক্রমিক নং :
- ১১। লাইসেন্স ফি/নবায়ন ফি (বার্ষিক) : টাকা (অংকে) :

সচিবের স্বাক্ষর

২৫-০৭-১৭
চেয়ারম্যানের স্বাক্ষর
মোঃ নূরুল আমিন প্রধান



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ লোকমান হেকিম

Name: Md Lokman Hekim

পিতা: মৃত আব্দুল কদুস মিয়া

মাতা: মোছাঃ লাইজু বেগম

Date of Birth: 14 Sep 1984

ID NO: 8515878544970

লোকমান

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় ব্যবহারকারী ব্যতীত অন্য
কোনও পাঠ্য প্বেল সিকটের পত্রি অধিনে অন্য সেবার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাজ: পশ্চিম দুর্গাবন্দ, ডাকঘর: বৈরাটীঘাট - ১৪১০, মিয়াপুর,
বাংলা

রক্তের গ্রুপ / Blood Group: O+

(Signature)

প্বেদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০১/০৯/২০০৮





গ্রামীণ ব্যাংক

ইকোনোমিক ডিপার্টমেন্ট শাখা

সহজ ঋণের পাশ বই

নাম সইয়ু

স্বীকৃতি নং ৪৫৩৭

গ্রুপ নং ০৭

কেন্দ্র নং ০৭৫

কেন্দ্রের নাম সুকনোমি ব্যাংক

বই ইস্যুর তারিখ ২৪/০৫/১৪

শাখা ব্যবস্থাপকের স্বাক্ষর

Signature

Signature

Thank You