

Proposed NU Business Name : M/S Bhai Bon Enterprise

Business Category: Agro based Business



Business Proposal Identified by: Md. Mahbubar Rahman, Asst. Officer, Shivganj Unit, Chapainawabganj

Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Ohedujjaman</i> Vill: Shikarpur, Union: 04 no. Mubarakpur, Post: Argara, Upazila: Shivganj, District: Chapainawabganj.
Age	:	27 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01 (One) Brother and 02 (Two) 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. Nur Akter Jahan
(iii) Father's name	:	Md. Abdul Malek
(iv) GB member's info	:	<i>Branch: Mubarakpur, Centre # 67/mo,</i> <i>Loan no.: 7152/7, Membership since June 12, 2012</i> First loan: Tk. 5,000 Existing loan: Tk. 20,000, Outstanding Loan: Tk. 18,000
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father
(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	:	Diploma In Agriculture
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.)	:	05 (Five) years experience in running his own business. He started the business with BDT 200,000 (Two lac). : He has on hand training.
Other Own/Family Sources of Income	:	His father's income from business (seasonal business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01719209631
NU's National ID No.	:	19897018847000014
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nur Akter Jahan is a GB member since June 12, 2012 at first she took GB loan BDT 5,000 (Five thousand).
- Successively several times she utilized GB loan for assisting her husband in existing business.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Bhai Bon Enterprise</i>
Address/ Location	:	Golap bazar, Shivganj, Chapainawabganj.
Total Investment in BDT	:	Tk. 726,000
Financing	:	Self Tk. 526,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 9,000 (Nine thousand)
Proposed Salary	:	BDT 11,000 (Eleven thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 12%.
(ii) Estimated % of proposed gross profit margin	:	On products 12%.
(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 (A)	10,000	280,000	3,360,000
Less: Cost of Sales / Products (B)	8,800	246,400	2,956,800
Gross Profit (C) [C=(A-B)]	1,200	33,600	403,200
Less: Operating Cost:			
Electricity bill		500	6,000
Shop rent		1,000	12,000
Mobile bill		400	4,800
Night Guard bill		200	2,400
Conveyance bill		2,500	30,000
Present Salary (Family & self)		9,000	108,000
Present Salary (Assistant - 02)		6,000	72,000
Other Cost (Stationary & Entertainment etc.)		1,700	20,400
Non Cash Item:			
Depreciation Expenses		429	5,145
Total Operating Cost (D)		21,729	260,745
Net Profit (C-D):		11,871	142,455

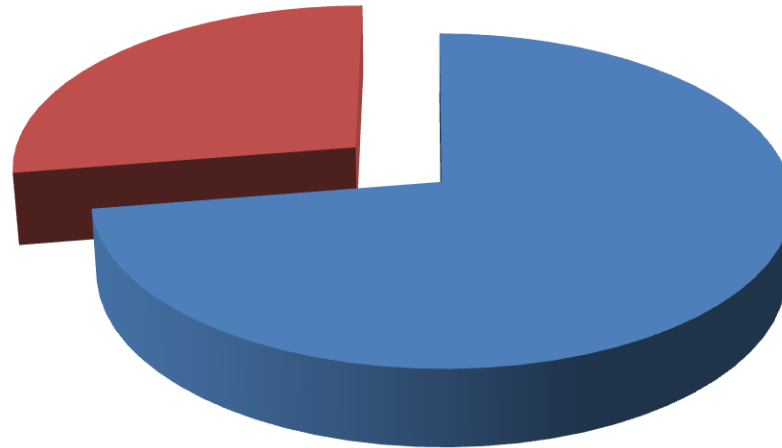
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (cement, rod, tin, different types of fertilizer and pesticides etc.)	Investment in products (cement, rod, tin, different types of fertilizer and pesticides etc.)	474,550	200,000	674,550
Investment in Machineries and Equipments (computer set, weight balance, bulb and fan etc.)		22,300		22,300
Cash in Hand		7,150		7,150
Advance for Shop		10,000		10,000
Decoration (fixture and fittings)		12,000		12,000
Total Capital		526,000	200,000	726,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 526,000
- GTT's Investment BDT 200,000
- Total Capital BDT 726,000

GTT's
Investment
28%



Entrepreneur's
Contribution
72%

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT) for 3 month		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Est. Sales income from Products (A)	14,000	392,000	4,704,000	15,680	439,040	5,268,480	16,934	474,163	1,422,490
Less: Cost of Sales / Products (B)	12,320	344,960	4,139,520	13,798	386,355	4,636,262	14,902	417,264	1,251,791
Gross Profit (C) [C=(A-B)]	1,680	47,040	564,480	1,882	52,685	632,218	2,032	56,900	170,699
Less: Operating Cost:									
Electricity bill		700	8,400		800	9,600		900	2,700
Shop rent		1,000	12,000		1,000	12,000		1,000	3,000
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	2,100
Night Guard bill		220	2,640		240	2,880		260	780
Conveyance		4,000	48,000		5,000	60,000		6,000	18,000
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		1,667	15,000		1,667	20,000		1,667	5,000
Proposed Salary-(Family & Self)		11,000	132,000		12,000	144,000		12,500	37,500
Proposed Salary-(Assistant - 02)		8,000	96,000		10,000	120,000		12,000	36,000
Other Cost (stationary & Entertainment etc.)		2,000	24,000		2,300	27,600		2,600	7,800
Non Cash Item:									
Depreciation Expenses		429	5,145		429	5,145		107	1,286
Total Operating Cost (D)	-	29,770	352,245	-	34,190	410,285		37,789	114,331
Net Profit (C-D)	-	17,270	212,235	-	18,494	221,933	-	19,111	56,368
Retained Income			212,235			434,168			490,535

Notes: 1. **Agreed Grace period: Three 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.)

<i>SI #</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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	227,235	241,933	61,368
1.3	Depreciation Expenses	5,145	5,145	1,286
1.4	Opening Balance of Cash Surplus	7,150	149,530	276,608
	Total Cash Inflow	439,530	396,608	339,261
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	90,000	120,000	30,000
	Total Cash Outflow	290,000	120,000	30,000
3.0	Total Cash Surplus	149,530	276,608	309,261

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 0 Others (beyond family): 02 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Skilled & working experience : 05 years.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods as per demand.
<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 1016,535 after 2 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors.

Presented at 291st as Yunus Centre and 81st In-house Executive
Social Business Design Lab
(GTT) on July 18, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures













ইউ.সি ফরম নং-৭
(১২) (১) নিয়ম প্রটিনা

৪নং মোবারকপুর ইউনিয়ন পরিষদ

লাইসেন্স

বহি নং: ৩৮

ক্রমিক নং: ১১২

লাইসেন্স নং: ৩৭৭৩
নাম: মোঃ মোঃ মেহেদুল ইসলাম

তারিখ: ২৬/৮/১৭

পিতা/পারিবারিক নাম: মোঃ মোকুদ্দাস মাস্টার

ঠিকানা: গ্রাম: মনুজানুকা ডাকঘর: হেডমাটাডাঙ্গা উপজেলা: শিবগঞ্জ, জেলা: ঝিনাইদহ

৫০০/- টাকা পরমা কথায় লাট শওকত আলী

মাত্র প্রদান করা হইবে তাহাকে হার, বালাই কালাক, ডেমা, ইন্সি, বড়

জমিদার ও হেডমাস্টারের তত্ত্বাধীন - ২০১৬/২০১৭ সালের জন্য

৩০/০৬/২০১৭ শেষ হইবে।

অর্থ/এক বৎসরের জন্য উত্তীর্ণ সাধারণ দাবিদারিক হিসাবে তাহার

ব্যবসা চালানোর উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল।

(স্বাক্ষর)
তারিখ: ২৬/৮/১৭

সেতারখান
মোবারকপুর ইউনিয়ন পরিষদ

তারিখ: ২৬/৮/১৭



গ্রামীণ ব্যাংক

মহাঙ্গ প্রানের দাশবই

৩২৫২/৭

নাম	কুমারীঃ	বুর সাজান	গ্রাম
কেন্দ্রের নাম	(খিলদাঙ্গ	১২/১১
শাখা	কুমারকপুর শিবগঞ্জ শাখা		



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



নাম: মোঃ অহেদুজ্জামান
Name: Md. Ohedujjaman

পিতা: মোঃ আব্দুল মালেক

মাতা: মোসাঃ নূর আক্তার জাহান
Date of Birth: 31 Dec 1989

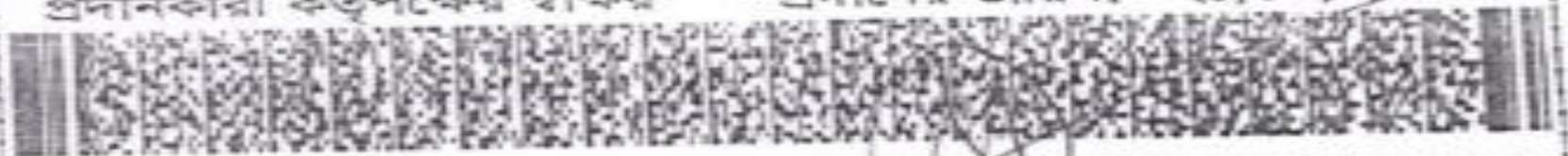
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এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: শিকারপুর, ডাকঘর: আড়াগড়া হাট - ৬০৪১, শিবগঞ্জ, ঠাপাই
নবাবগঞ্জ

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর

প্রদানের তারিখ: ২১/১০/২০১০



Thank You