

**Proposed NU Business Name : M/S Bhai Bhai Store**  
**Business Category: General Retail & Wholesale**



**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	:	<b><i>Md. Omar Sunny</i></b> Vill: Kalichak, Union: Mubarakpur, Post: Mubarakpur, Upazila: Shivganj, District: Chapainawabganj.
Age	:	20 years
Marital status	:	Unmarried
Children	:	N/A
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. Serina Begum
(iii) Father's name	:	Md. Sentu Ali
(iv) GB member's info	:	<i>Branch: Mubarakpur, Centre # 01/mo,</i> <i>Loan no.: 6083, Membership since March 12, 1994</i> First loan: Tk. 10,000 Existing loan: Nil, Last Loan: Tk. 30,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Yes
(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., 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.)	:	06 (Six) years experience in running his own business. He started the business with BDT 100,000 (One lac). : He has 04 (Four) years working experience as an assistant in his father's business.
Other Own/Family Sources of Income	:	His father's income from business (seasonal mango business). His elder brother's income from foreign remittance (Iraq).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713764377
NU's National ID No.	:	19967018847103393
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Serina Begum is a GB member since March 12, 1994 at first she took GB loan BDT 10,000 (Ten thousand).
- Successively several times she utilized GB loan for assisting her husband in existing business. She was a mobile lady.
- Finally GB loan helped her to improve economic condition and livelihood.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b>M/S Bhai Bhai Store</b>
Address/ Location	:	Namo Tikri bazar, Mubarakpur, Chapainawabganj.
Total Investment in BDT	:	Tk. 541,000
Financing	:	Self Tk. 441,000 (from existing business) Required Investment Tk. 100,000 (as equity)
Present salary/drawings from business	:	BDT 8,000 (Eight thousand)
Proposed Salary	:	BDT 8,000 (Eight 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)	7,500	210,000	2,520,000
Less: Cost of Sales / Products (B)	6,600	184,800	2,217,600
<b>Gross Profit (C) [C=(A-B)]</b>	<b>900</b>	<b>25,200</b>	<b>302,400</b>
<b>Less: Operating Cost:</b>			
Electricity bill		1,000	12,000
Generator bill		180	2,160
Shop rent		2,000	24,000
Mobile bill		600	7,200
Conveyance bill		1,500	18,000
Present Salary (Family & self)		8,000	96,000
Provision of bad debt		8	100
Other Cost (Stationary & Entertainment etc.)		1,000	12,000
<b>Non Cash Item:</b>			
Depreciation Expenses		569	6,825
<b>Total Operating Cost (D)</b>		<b>14,857</b>	<b>178,285</b>
<b>Net Profit (C-D):</b>		<b>10,343</b>	<b>124,115</b>

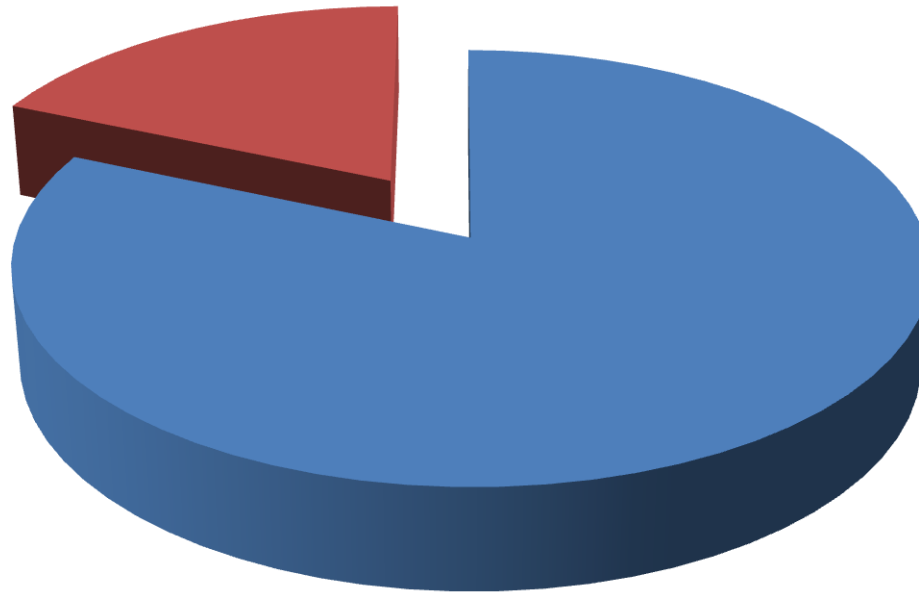
# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (grocery item, bakery item, confectionary item, cosmetics item and soft drinks etc.)	Investment in products (grocery item, bakery item, confectionary item, cosmetics item and soft drinks etc.)	331,435	100,000	431,435
Investment in Machineries and Equipments (television, weight machine, bulb and fan etc.)		9,000		9,000
Cash in Hand		14,065		14,065
Advance for Shop		40,000		40,000
Debtors (Since August, 2016 to at present)		10,000		10,000
Decoration ( fixture and fittings)		36,500		36,500
<b>Total Capital</b>		<b>441,000</b>	<b>100,000</b>	<b>541,000</b>

# ***SOURCE OF FINANCE***

- Entrepreneur's Contribution BDT 441,000
- GTT's Investment BDT 100,000
- Total Capital BDT 541,000

GTT's Investment  
18%



Entrepreneur's  
Contribution 82%



# ***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)	10,000	279,993	3,359,916	11,200	313,592	3,763,106	11,760	329,272	987,815
Less: Cost of Sales / Products (B)	8,800	246,394	2,956,726	9,856	275,961	3,311,533	10,349	289,759	869,277
<b>Gross Profit (C) [C=(A-B)]</b>	<b>1,200</b>	<b>33,599</b>	<b>403,190</b>	<b>1,344</b>	<b>37,631</b>	<b>451,573</b>	<b>1,411</b>	<b>39,513</b>	<b>118,538</b>
<b>Less: Operating Cost:</b>									
Electricity bill		1,200	14,400		1,300	15,600		1,400	4,200
Generator bill		230	2,760		280	3,360		330	990
Shop rent		2,000	24,000		2,000	24,000		2,000	6,000
Mobile bill (SMS & Reporting)		900	10,800		900	10,800		900	2,700
Conveyance		2,000	24,000		2,500	30,000		3,000	9,000
Bank Charge (DD,PO,SC)		55	660		55	660		55	165
Ownership Transfer Fee		833	7,500		833	10,000		833	2,500
Proposed Salary-(Family & Self)		8,000	96,000		10,000	120,000		11,000	33,000
Provision of bad debt		8	100		8	100		8	25
Other Cost (stationary & Entertainment etc.)		1,200	14,400		1,400	16,800		1,400	4,200
<b>Non Cash Item:</b>									
Depreciation Expenses		569	6,825		569	6,825		142	1,706
<b>Total Operating Cost (D)</b>	-	<b>16,995</b>	<b>201,445</b>	-	<b>19,845</b>	<b>238,145</b>	-	<b>21,069</b>	<b>64,486</b>
<b>Net Profit (C-D)</b>	-	<b>16,604</b>	<b>201,745</b>	-	<b>17,786</b>	<b>213,428</b>	-	<b>18,444</b>	<b>54,052</b>
<b>Retained Income</b>			<b>201,745</b>			<b>415,173</b>			<b>469,224</b>

**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>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	100,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	209,245	223,428	56,552
1.3	Depreciation Expenses	6,825	6,825	1,706
1.4	Opening Balance of Cash Surplus	14,065	185,135	355,388
	<b>Total Cash Inflow</b>	<b>330,135</b>	<b>415,388</b>	<b>413,645</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	100,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	45,000	60,000	15,000
	<b>Total Cash Outflow</b>	<b>145,000</b>	<b>60,000</b>	<b>15,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>185,135</b>	<b>355,388</b>	<b>398,645</b>

# SWOT ANALYSIS

## STRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 0  
Future employment: 0
- Trade License in his own name;
- He has on hand training;
- Skilled & working experience : 10 years.

## WEAKNESS

- Can not supply goods as per demand.

## OPPORTUNITIES

- Location of Shop;
- Have some fixed customers.
- Increasing Demand;
- The Capital of the entrepreneur will be BDT 910,224 after 2 years excluding payback of investor's money.

## THREATS

- Increase of local competitors.

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

***Thank you***

Pictures



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ইউ.সি ফরম নং-৭  
(১২) (১) নিয়ম মডিফা



# ৪নং মোবারকপুর ইউনিয়ন পরিষদ

## লাইসেন্স

ক্রমিক নং- 1773  
তারিখ ০২/০৮/১৭

বহি নং- ১৮

লাইসেন্স নং- ১৭৭৮৮ জেই জেই সেক্টর

নাম মোঃ মোঃ হুজুর আমিন

পিতা/স্বামীর নাম মোঃ মোঃ হুজুর আমিন

ঠিকানা : গ্রাম: কামাটিক ডাকঘর: মোবারকপুর উপজেলা: শিবগঞ্জ, জেলা: চাঁপাইনবাবগঞ্জ।

৩০০ টাকা পরমা কথাঃ স্ত্রী শ্রীমতী সত্যবতী

মাত্র প্রদান করায় আমি তাহাকে নামোল্লিখিত কাজে মুদ্রিত মান্য

জাবস ২০১৬/২০১৭ সালের জন্য  
৩০/০৮/২০১৭ শেষ হইবে।

অর্ধ/এক বছরের জন্য সাধারণ ব্যবসায়িক হিসাবে তাহার

ব্যবসা চলাইবার উদ্দেশ্যে এই লাইসেন্স মঞ্জুর করা হইল।

স্বাক্ষর  
তারিখ ০২/০৮/১৭

সেখ বেদুইয়াহ চন্দ্রন  
চেয়ারম্যান  
মোবারকপুর, ইউনিয়ন পরিষদ

তারিখ : ০২/০৮/১৭



Handwritten annotations for the 500 Rupee note:

- Left side: "500" (Value)
- Center: "Reserve Bank of India" (Emblem)
- Right side: "500" (Value)
- Bottom: "पांच सौ रुपये" (Five Hundred Rupees)

Handwritten notes below the 500 Rupee diagram:

1. **संकेत (Symbol):** 500 रुपये का नोट, जिस पर '500' का अंक दोपक्षों पर लिखा है।

2. **चिह्न (Emblem):** रिजर्व बैंक ऑफ इंडिया का चिह्न, जो नोट के केंद्र में स्थित है।

Handwritten notes below the 500 Rupee diagram (continued):

3. **मूल्य (Value):** पांच सौ रुपये (Five Hundred Rupees)

4. **विवरण (Details):** नोट के दोपक्षों पर '500' का अंक लिखा है। नोट के केंद्र में रिजर्व बैंक ऑफ इंडिया का चिह्न है।



Handwritten annotations for the 100 Rupee note:

- Left side: "100" (Value)
- Center: "Reserve Bank of India" (Emblem)
- Right side: "100" (Value)
- Bottom: "एक सौ रुपये" (One Hundred Rupees)

Handwritten notes below the 100 Rupee diagram:

1. **संकेत (Symbol):** 100 रुपये का नोट, जिस पर '100' का अंक दोपक्षों पर लिखा है।

2. **चिह्न (Emblem):** रिजर्व बैंक ऑफ इंडिया का चिह्न, जो नोट के केंद्र में स्थित है।

Handwritten notes below the 100 Rupee diagram (continued):

3. **मूल्य (Value):** एक सौ रुपये (One Hundred Rupees)

4. **विवरण (Details):** नोट के दोपक्षों पर '100' का अंक लिखा है। नोट के केंद्र में रिजर्व बैंक ऑफ इंडिया का चिह्न है।



Handwritten annotations for the 50 Rupee note:

- Left side: "50" (Value)
- Center: "Reserve Bank of India" (Emblem)
- Right side: "50" (Value)
- Bottom: "पचास रुपये" (Fifty Rupees)

Handwritten notes below the 50 Rupee diagram:

1. **संकेत (Symbol):** 50 रुपये का नोट, जिस पर '50' का अंक दोपक्षों पर लिखा है।

2. **चिह्न (Emblem):** रिजर्व बैंक ऑफ इंडिया का चिह्न, जो नोट के केंद्र में स्थित है।

Handwritten notes below the 50 Rupee diagram (continued):

3. **मूल्य (Value):** पचास रुपये (Fifty Rupees)

4. **विवरण (Details):** नोट के दोपक्षों पर '50' का अंक लिखा है। नोट के केंद्र में रिजर्व बैंक ऑफ इंडिया का चिह्न है।

গণপ্রজাতন্ত্রী বাংলাদেশ  
জন্ম ও মৃত্যু নিবন্ধকের কার্যালয়  
মোবারকপুর ইউনিয়ন পরিষদ  
শিবগঞ্জ, চাঁপাইনবাবগঞ্জ  
জন্ম সনদ

[সিবি- ৯, জন্ম ও মৃত্যু নিবন্ধন (ইউনিয়ন পরিষদ) বিধিমালা, ২০০৬]  
(জন্ম নিবন্ধন বহি ইইতে উদ্ধৃত)

নিবন্ধন বহি নং: ১০

নিবন্ধনের তারিখ: ০৮-০৭-২০১৪

সনদ উপস্থাপন তারিখ: ০৮-০৭-২০১৪

জন্ম নিবন্ধন নম্বর: ১৯৯৬৭০১৮৮৪৭১০৩৩৯৩

নাম: মোঃ ওমরসানি

জন্ম তারিখ: ০২-০৬-১৯৯৬

লিঙ্গ: পুরুষ

সোমরা জুন উনিশ শত ছিয়ানব্বই

জন্ম স্থান: গ্রাম: কালিচক, ডাকঘরঃ মোবারকপুর,  
উপজেলাঃ শিবগঞ্জ, জেলাঃ চাঁপাইনবাবগঞ্জ।

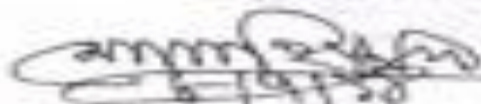
পিতার নাম: মোঃ সেটু আলী

জাতীয়তা: বাংলাদেশী

মাতার নাম: মোসাঃ সেরিনা বেগম

জাতীয়তা: বাংলাদেশী

স্থায়ী ঠিকানা: গ্রামঃ কালিচক, ডাকঘরঃ মোবারকপুর,  
উপজেলাঃ শিবগঞ্জ, জেলাঃ চাঁপাইনবাবগঞ্জ।



(প্রস্তুতকারীর স্বাক্ষর ও নামসহ সীল)



(নিবন্ধকের স্বাক্ষর ও নামসহ সীল)

মোঃ শওকত আলী  
পরিচালক  
জন্ম ও মৃত্যু নিবন্ধন  
শিবগঞ্জ, চাঁপাইনবাবগঞ্জ



মোঃ আলী হোসেন  
শিবগঞ্জ, চাঁপাইনবাবগঞ্জ

**Thank You**