

Proposed NU Business Name : **M/S. Ma Beej Bitan & Traders**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<b>Md. Mukter Hossain</b> Vill: Gogor para, Union: 4 no. Lehemba, Post: Gogor, Upazila: Ranisankail, District: Thakurgaon
Age	:	28 Years
Marital status	:	Married
Children	:	1 daughter
No. of siblings:	:	03 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. Momiza Khatun
(iii) Father's name	:	Md. Abdul Jobbar
(iv) GB member's info	:	<i>Branch:</i> Lehemba, Ranisankail, <i>Centre #</i> 03/Mo, <i>Loan no.:</i> 6244, Member since 2000, First loan: Tk. 5,000 Existing loan: 30,000 , Outstanding loan: 11,520
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur pays GB loan installment
(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	:	BSS (Political Science)
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Masters in Political Science (continuing)
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	03 years in selling seeds and fertilizer and grocery products. He started this business only with Tk. 15,000.  : He worked with his father who sales vegetable seed in various Hat in that area.
Other Own/Family Sources of Income	:	They have 4 bighas agricultural land which provide yearly food requirement. Her mother has a small cattle farm. At present there are 2 cows, 1 calf and 6 goats.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01710 242493
NU's National ID No.	:	9418663697702
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Momiza Khatun took loan amounting **Tk. 5,000** from Grameen Bank in the year of 2000 for her husband's business.
- Gradually she took loan several times and utilized in husband's business. Besides, she purchased cows, goats, agriculture land and meet up education cost of her children.
- At present she has 4 bighas agricultural land and a small cattle farm.

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

Business Name	:	<b><i>M/S. Ma Beej Bitan &amp; Traders</i></b>
Address/ Location	:	Gogor Bazaar, Ranisankail, Thakurgoan
Total Investment in BDT	:	Tk. 214,000
Financing	:	Self Tk. 64,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 2,000
Proposed Salary	:	Taka 5,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income (A)	2,100	58,800	705,600
Less: Cost of Sale (B)	1,785	49,980	599,760
<b>Gross Profit (C) [C=(A-B)]</b>	<b>315</b>	<b>8,820</b>	<b>105,840</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Shop Rent (Own)		-	-
Conveyance		200	2,400
Salary (Self)		2,000	60,000
Other Cost		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		42	500
<b>Total Operating Cost (D)</b>		<b>2,542</b>	<b>66,500</b>
<b>Net Profit (C-D):</b>		<b>6,278</b>	<b>39,340</b>

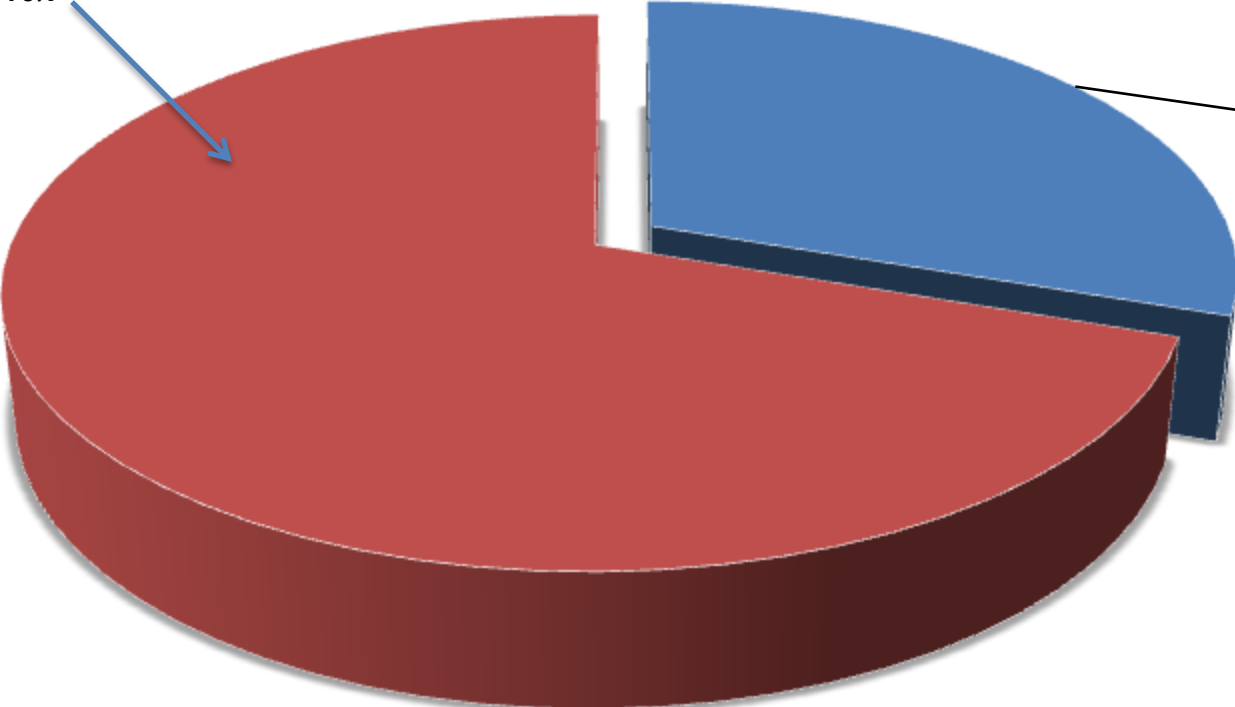
# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in Grocery Items	10,000	50,000	60,000
Investment in Seeds (Paddy, Corn etc.)	40,000	-	40,000
Investment in Insecticides	-	25,000	25,000
Investment in Fertilizer (Urea, Potassium, Zipsham, TSP, Salfer etc.)	10,000	75,000	85,000
Decoration	5,000	-	5,000
<b>Total Capital</b>	<b>65,000</b>	<b>150,000</b>	<b>215,000</b>

# SOURCE OF FINANCE

■	Entrepreneur's Contribution	BDT 65,000
■	Investor's Investment	BDT 150,000
■	Total Capital	BDT 215,000

Investor's Investment  
70%



Entrepreneur's  
Contribution 30%



# 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	3,045	85,260	1,023,120	3,197	89,523	1,074,276	3,357	93,999	1,127,990
Less: Cost of Sale (B)	2,588	72,471	869,652	2,718	76,095	913,135	2,854	79,899	958,791
<b>Gross Profit (C) [C=(A-B)]</b>	<b>457</b>	<b>12,789</b>	<b>153,468</b>	<b>480</b>	<b>13,428</b>	<b>161,141</b>	<b>504</b>	<b>14,100</b>	<b>169,198</b>
<b>Less: Operating Cost:</b>									
Electricity bill		230	2,760		250	3,000		280	3,360
Shop Rent (Own)		-	-		-	-		-	-
Mobile bill (SMS & Reporting)		250	3,000		250	3,000		250	3,000
Conveyance		300	3,600		300	3,600		300	3,600
Proposed Salary-Self		5,000	60,000		5,000	60,000		5,000	60,000
Other Cost		100	1,200		200	2,400		300	3,600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
<b>Non Cash Item:</b>									
Depreciation Expenses		42	500		42	500		42	500
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>6,922</b>	<b>77,060</b>	<b>-</b>	<b>7,042</b>	<b>84,500</b>	<b>-</b>	<b>7,172</b>	<b>86,060</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>5,867</b>	<b>76,408</b>	<b>-</b>	<b>6,387</b>	<b>76,641</b>	<b>-</b>	<b>6,928</b>	<b>83,138</b>
<b>Cumulative Income</b>			<b>76,408</b>			<b>153,049</b>			<b>236,188</b>

**Note: 1. Agreed Grace Period: Six Months**

**2. Investment Payback Schedule :** Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

# ***CASH FLOW STATEMENT***

<i><b>Sl #</b></i>	<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit	76,408	88,641	95,138
1.3	Depreciation Expenses	500	500	500
1.4	Opening Balance of Cash Surplus	-	29,388	46,529
	<b>Total Cash Inflow</b>	<b>226,908</b>	<b>118,529</b>	<b>142,168</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	150,000	-	-
2.2	Payback to Grameen Bank Outstanding Loan	11,520	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	36,000	72,000	72,000
	<b>Total Cash Outflow</b>	<b>197,520</b>	<b>72,000</b>	<b>72,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>29,388</b>	<b>46,529</b>	<b>70,168</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01    Family: 01 (Part time)  
Others (beyond family): 0
- Future employment: 0
- Ownership of Business in own name
- 3 years experience

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Located in bazar place of about 150 shops
- Only 5 similar type of shops in that bazar
- Good demand of product
- The capital of Entrepreneur will be Tk. 301,188 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of competitors
- Fire
- Theft

Presented at 39<sup>th</sup> Design Lab (executive session)

On

07 December, 2014 at Yunus Center

***Thank you***

Pictures



আগুন  
মাঝি  
প্র  
এখানে সকল  
রুড ও সিমেন্ট  
পরি  
ফোনা: ০১৭১৮৮২২৩৩  
সোণার বাজার চৌক, গার্লিম









Fom-15  
(See rule-12(2))



## Licence for Retail Sale of Pesticide

M/S : শ্রী বীর ডাক্তার  
Prop: Mr. শ্রী: মোঃ মোস্তাফিজ S/O : আব্দুল করিম  
Vill : সোণার P.O: সোণার Upazilla : রানীশংকৈর  
Dist: Thakurgaon, is here by granted

1. Licence to sell pesticide (s) by retail sale on the premises situated at সোণার subject to the conditions specified below and to the provisions of the pesticide Ordinance, 1971 (No. II of 1971) and the rules made there under.
2. Licence shall be in force for a period of two years from the date of issue. ২৩-৮-২০২৪
3. Pesticides to be sold: All registered pesticides only

Licence No. 004055

Date of last : ২২-৮-২০২৬

*Handwritten signature and date: ২৩/৮/২০২৪*  
**Licensing Authority**  
কৃষি সফলতার অধিদপ্তর  
কৃষি সফলতার অধিদপ্তর  
কৃষি সফলতার অধিদপ্তর

### Conditions :

1. The Licence shall be displayed in a prominent place in any part of the premises open to the public.
2. The Licence shall comply with the provisions of the pesticide Ordinance, 1971 and the rules made there under.
3. The Licence shall not be allowed to take commission for retail sale of pesticides exceeding the rate fixed by the Government.

### 4. RENEWAL.

Renewed from	Renewed from	Renewed from
.....to	.....to	.....to
.....	.....	.....



**Thank You**