

Proposed NU Business Name : M/S Maa Traders



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: <i>Md. Aktaruzzaman</i> Vill: Jogdol Kashipur, Union: 6 no Kashipur, Post: Mujahidabad, Upazila: Ranisankoil, District: Thakurgaon.
Age	: 29 Years
Marital status	: Unmarried
Children	: N/A
No. of siblings:	: 1 (one) Brother & 2 (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. Aktari Banu
(iii) Father's name	: Md. Abdul Khalek
(iv) GB member's info	: <i>Branch: Dhormogar, Ranisankoil , Centre # 25/Mo Loan no.: 3965/1, Member since September 5, 2004 First loan: Tk. 4,000 Existing loan: Tk.64,000, Outstanding loan: Tk.56,880</i>
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur's father
(vi) Mobile lady	: Nil
(vii) Grameen Education Loan	: Nil
(viii) Any other loan	: Nil

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Education, till to date	:	Honor's final year (Agro business)
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	3 (Three) years experience in this business. He started this business only with Tk. 50,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01722609930
NU's National ID No.	:	9418655740077
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Aktari Banu is a GB member since September 5, 2004, at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took GB loan several times and utilized for purchasing 2 (two) cows, cultivation and repairing house.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Maa Traders</i>
Address/ Location	:	Jogdol chion bosti, Dholpukur, Ranisankoil, Thakurgaon.
Business category	:	Agro-based business
Total Investment in BDT	:	Tk. 636,000
Financing	:	Self Tk. 336,000 (from existing business) Required Investment Tk. 300,000(as equity)
Present salary/drawings from business	:	Taka 25,000 (Twenty five thousand)
Proposed Salary	:	Taka 25,000 (Twenty five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 63%
(ii) Estimated % of proposed gross profit margin	:	On an average 63%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Yearly
Sales income from products (A)	800,000
Less: Cost of Sales (B)	300,000
Gross Profit (C) [C=(A-B)]	500,000
<i>Less: Operating Cost:</i>	
Night Guard bill (9*4000)	108,000
Mobile bill	7,200
Conveyance	18,000
Medecine	48,000
Present Salary (Self)	25,000
Present Salary (Assistant-3)	54,000
Other Cost (staionary & Entertainment etc.)	10,000
Wastage cost	80,000
<i>Non Cash Item:</i>	
Depreciation Expenses	900
<i>Total Operating Cost (D)</i>	350,200
Net Profit (C-D):	149,800

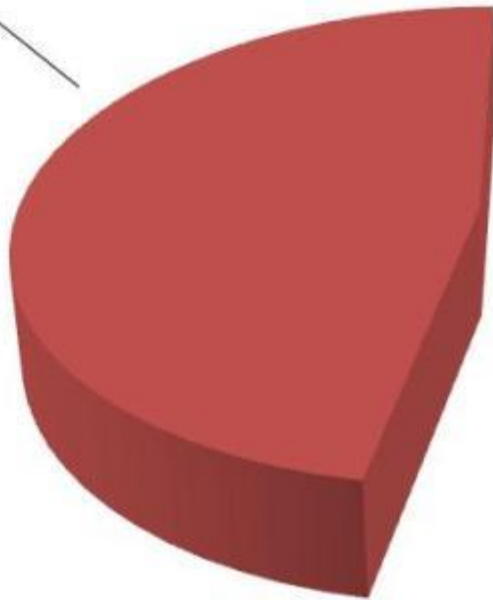
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in advance-3 (three) Mango Garden (6 acre)	300,000	300,000	600,000
Cash in hand	30,000	-	30,000
Investment in spray machine-1	6,000	-	6,000
Total Capital	336,000	300,000	636,000

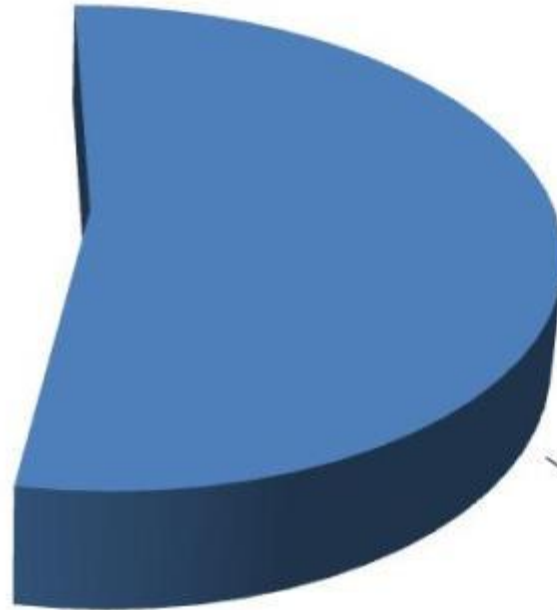
SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 336,000
- GTT's Investment BD 300,000
- Total Capital BDT 636,000

GTT's Investment
47%



Entrepreneur's
Contribution 53%



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Yearly (1)	Yearly (2)	Yearly(3)
Estimated sales income from products (A)	1,000,000	1,200,000	1,380,000
Less: Cost of Sales (B)	375,000	450,000	517,500
Gross Profit (C) [C=(A-B)]	625,000	750,000	862,500
Less: Operating Cost:			
Night Guard bill(12*4000)	144,000	156,000	168,000
Mobile bill (including SMS & Reporting)	9,200	10,200	11,200
Conveyance	23,000	28,000	33,000
Medecine	68,000	88,000	108,000
Ownership Transfer Fee	12,000	24,000	24,000
Proposed Salary-Self	25,000	25,000	25,000
Proposed Salary (Assistant-4)	72,000	90,000	108,000
Other Cost (staionary & Entertainment etc.)	18,000	26,000	34,000
Wastage cost	100,000	120,000	138,000
Non Cash Item:			
Depreciation Expenses	900	900	900
Total Operating Cost (D)	472,100	568,100	650,100
Net Profit (C-D):	152,900	181,900	212,400
Retained Income	152,900	334,800	547,200

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Yearly 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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	300,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	164,900	205,900	236,400
1.3	Depreciation Expenses	900	900	900
1.4	Opening Balance of Cash Surplus	-	93,800	156,600
	Total Cash Inflow	465,800	300,600	393,900
2.0	Cash Outflow			
2.1	Product Purchase	300,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	72,000	144,000	144,000
	Total Cash Outflow	372,000	144,000	144,000
3.0	Total Cash Surplus	93,800	156,600	249,900

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 09 (90 days)
- Future employment: 03 (90 days)
- Trade license of business in his own name
- Ownership of Business in own name
- Three years experience

WEAKNESS

- Can not supply goods according to demand;

OPPORTUNITIES

- Large market;
- Demand increasing;
- The capital of Entrepreneur will be Tk. 883,200 after 3 years excluding payback of investor's money.

THREATS

- Local Competition;
- Natural calamities;
- Theft;
- Attack of worms.

Presented at 5th In-house Executive Social Business Design Lab
on May 06, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures





স্বল্পপ্রযোজকত্বী বাংলাদেশ সরকার

৬ নং কাশিপুর ইউনিয়ন পরিষদ

উপজেলাঃ রাণীশংকর, জেলাঃ ঠাকুরগাঁও।

ঃ লাইসেন্স ঃ

ইউ.পি. ফরম নং-১০

বহি নং- ৫
লাইসেন্স নং- ৩০৬
ব্যবসা/প্রতিষ্ঠানের নামঃ শ্রীমতী সো ফুর্কাম (জুগামা)
লাইসেন্স ধারীর নামঃ শ্রীঃ মোকাম্মতুল্লাহ
পিতা/স্বামীত্ব নামঃ শ্রীঃ আব্দুল হাফিজ
ঠিকানাঃ গ্রামঃ জুগামা ডাকঘরঃ মুজাহিদাবাদ।
উপজেলাঃ রাণীশংকর, জেলাঃ ঠাকুরগাঁও।
ব্যবসার ধরনঃ জামা স্বরসায়ী
লাইসেন্স ফিঃ ২০০ টাকা শুল্কঃ ৯
কথায়ঃ দুই বছর জামা স্বরসায়ী
২০২৪-২০২৫ সালের ৩০ শে জুন পর্যন্ত বলবৎ থাকবে।
এই কেসের প্রকৃত লাইসেন্স হিসাবে তাহার ব্যবসা চালাইবার উদ্দেশ্যে এই লাইসেন্স প্রদান হইল।


চেয়ারম্যান
কাশিপুর ইউনিয়ন পরিষদ
উপজেলাঃ রাণীশংকর
জেলাঃ ঠাকুরগাঁও



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



নাম: মোঃ আকতারুজ্জামান

Name: Md Aktaruzzaman

পিতা: মোঃ আব্দুল খালেক

মাতা: মেছাঃ আকতারি বানু

Date of Birth: 24 Jul 1986

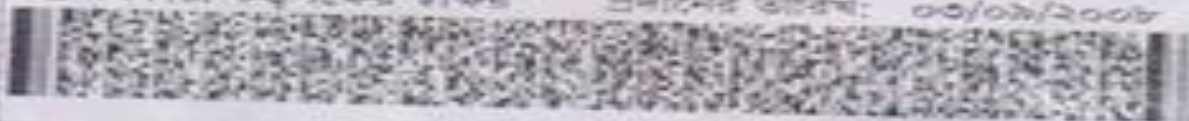
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এই জাতীয় পরিচয়পত্রটি বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে গেল
 ক্ষেত্রে পত্রটি পুনরায় পেলে নিচের পত্রটি অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/বাংলা: জগদল, কালিশপুর, ডাকঘর: মুজারিন্দাঙ্গ - ৫১২০,
 বাণীপাড়াইল, ঝাড়পাড়া

প্রদানকারী কর্মসূচির স্বাক্ষর

প্রদানের তারিখ: ০৩/০৯/২০০৮





Thank You