

Proposed NU Business Name : **M/S. Nissan Traders**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	<b>Md. Suyal Rana</b> Vill: Poshchim Kadsuka, Union: 5 no. Duo Shuo, Post: Kalomegh, Upazila: Baliadangi, District: Thakurgaon
Age	:	33 Years
Marital status	:	Married
Children	:	1 son 1 daughter
No. of siblings:	:	03 Brothers, 01 Sister (Married)
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Moriam Begum
(iii) Father's name	:	Md. Mokshed Ali
(iv) GB member's info	:	<i>Branch: Doshu, Baliadangi, Centre # 23/Mo, Loan no.: 7629, Member since 2007, First loan: Tk. 4,000 Existing loan: Nil , Outstanding loan: Nil</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	10 years in selling insecticides. He started this business only with Tk. 8,000. : He received a for 7-day training from Syngenta (Rangpur)
Other Own/Family Sources of Income	:	He has 2.5 bighas agricultural land & 3 bighas mortgaged land which provide yearly food requirement. His wife has a cattle farm. At present there are 1 cow and 2 calves in that farm.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01713 708162
NU's National ID No.	:	9410873546270
NU Project Source/Reference	:	GTT

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

- Most. Moriam Begum took loan amounting to **Tk. 4,000** from Grameen Bank in the year of 2007 for his son's business;
- Gradually she took loan several times and utilized the same business and also purchased agricultural land;
- At present she has 7 bighas agricultural land.

# **PROPOSED NOBIN UDYOKTA BUSINESS INFO**

Business Name	:	<b><i>M/S. Nissan Traders</i></b>
Address/ Location	:	Kalomegh bazaar, Baliadangi, Thakurgoan
Total Investment in BDT	:	Tk. 492,000
Financing	:	Self Tk. 292,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 5,000
Proposed Salary	:	Taka 7,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 11%
(ii) Estimated % of proposed gross profit margin	:	On an average 13%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

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

<b>Particulars</b>	<b>Existing</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales income (A)	5,000	140,000	1,680,000
Less: Cost of Sale (B)	4,450	124,600	1,495,200
<b>Gross Profit (C) [C=(A-B)]</b>	<b>550</b>	<b>15,400</b>	<b>184,800</b>
<b>Less: Operating Cost:</b>			
Electricity bill		200	2,400
Shop Rent		50	600
Night Guard bill		80	960
Mobile bill		-	-
Conveyance		600	7,200
Other Cost		300	3,600
Ownership Transfer Fee		-	
Salary (Self)		5,000	60,000
<b>Non Cash Item:</b>			
Depreciation Expenses		333	4,000
<b>Total Operating Cost (D)</b>		<b>6,563</b>	<b>78,760</b>
<b>Net Profit (C-D):</b>		<b>8,837</b>	<b>106,040</b>

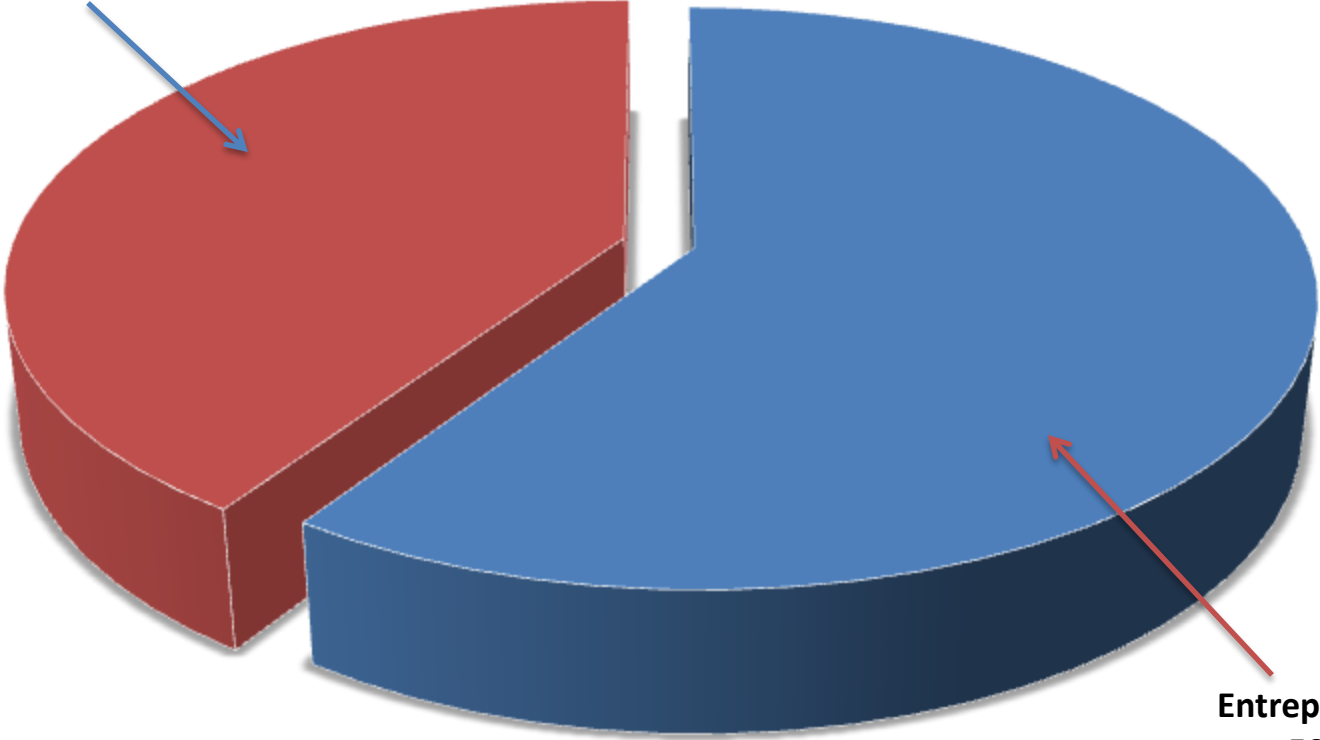
## ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Investment in Insecticide -Syngenta	140,000	-	140,000
Investment in Insecticide & Fertilizer- Others	60,000	-	60,000
Investment in Seeds (Paddy, Corn etc.)	-	100,000	100,000
Investment in Fertilizer (Urea, Potassium, Zipsham, etc.)	-	100,000	100,000
Decoration	40,000	-	40,000
Advance for shop	52,000	-	52,000
<b>Total Capital</b>	<b>292,000</b>	<b>200,000</b>	<b>492,000</b>

# SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 292,000
- Investor's Investment BDT 200,000
- Total Capital BDT 492,000

Investor  
41%



Entrepreneur  
59%



# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)		Year 3 (BDT)	
	Daily	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales income (A)	6,750	189,000	2,268,000	198,450	2,381,400	208,373	2,500,470
Less: Cost of Sale (B)	5,873	164,430	1,973,160	172,652	2,071,818	181,284	2,175,409
<b>Gross Profit (C) [C=(A-B)]</b>	<b>878</b>	<b>24,570</b>	<b>294,840</b>	<b>25,799</b>	<b>309,582</b>	<b>27,088</b>	<b>325,061</b>
<b>Less: Operating Cost:</b>							
Electricity bill		200	2,400	200	2,400	200	2,400
Shop Rent		50	600	50	600	50	600
Night Guard bill		80	960	80	960	80	960
Mobile bill		250	3,000	250	3,000	250	3,000
Conveyance		600	7,200	600	7,200	600	7,200
Other Cost		300	3,600	400	4,800	500	6,000
Ownership Transfer Fee		1,000	6,000	1,167	14,000	1,667	20,000
Salary (Self)		7,000	84,000	7,000	84,000	7,000	84,000
<b>Non Cash Item:</b>							
Depreciation Expenses		2,000	24,000	2,000	24,000	2,000	24,000
<b>Total Operating Cost (D)</b>	<b>-</b>	<b>11,480</b>	<b>131,760</b>	<b>11,747</b>	<b>140,960</b>	<b>12,347</b>	<b>148,160</b>
<b>Net Profit (C-D):</b>	<b>-</b>	<b>13,090</b>	<b>163,080</b>	<b>14,052</b>	<b>168,622</b>	<b>14,742</b>	<b>176,901</b>
<b>Cumulative Income</b>			<b>163,080</b>		<b>331,702</b>		<b>508,603</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	200,000	-	-
1.2	Net Profit	163,080	182,622	196,901
1.3	Depreciation Expenses	24,000	24,000	24,000
1.4	Opening Balance of Cash Surplus	-	151,080	273,702
<b>Total Cash Inflow</b>		<b>387,080</b>	<b>357,702</b>	<b>494,603</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	200,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	36,000	84,000	120,000
	<b>Total Cash Outflow</b>	<b>236,000</b>	<b>84,000</b>	<b>120,000</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>151,080</b>	<b>273,702</b>	<b>374,603</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 01  
Others (beyond family): 01
- Future employment: 01
- Ownership of Business: Personal
- Experience (10 yrs.)

## **W**EAKNESS

- Can not supply goods according to demand.

## **O**PPORTUNITIES

- Located in bazaar place
- Product demand
- The capital of Entrepreneur will be Tk. 800,603 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of competitors
- Fire
- Theft

Presented at 36<sup>th</sup> Design Lab (executive session)

On

09 October, 2014 at Yunus Center

***Thank you***

Pictures







কৃষিতে সিনজেন্টা  
কৃষিকার: সেরার সিলান ঐক্য  
কম খরচে সারসার, সারিয়ারাশী, সাকুশী ও  
সিনজেন্টা

+247#  
একাউন্ট খোলন ফি!  
bKash  
এসি বি ডিএল ব্যাংক লিমিটেড

সিনজেন্টা  
কৃষিতে সিনজেন্টা  
সিনজেন্টা





ইউ/পি ফরম - ১৩

# ট্রেড লাইসেন্স

অর্থ বৎসরঃ ২০১৫-২০১৬

## নেং দুওসুও ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

ফর্ম নং- ০১

ক্রমিক নং- 35

লাইসেন্স নং- ২০১৫-১৫/৭

তারিখ ০২/০৭/২০১৬

ব্যবসা প্রতিষ্ঠানের নাম- মেসার্স মনিশার টেক্সটাইল

লাইসেন্সধারীর নাম- মেসার্স মনিশার টেক্সটাইল (প্রাইভেট)

পিতা/বাহুর নাম- মেসার্স মনিশার টেক্সটাইল -

গ্রাম- কাপালুয়া - ডাকঘর- কালিয়া

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার ঘরণ- বাসায়নিক সরঞ্জাম ও কীটনাশক উৎপাদন কার্যালয়

৩০শে জুন/২০১৬ খ্রীঃ তারিখ পর্যন্ত এই লাইসেন্স বৈধ থাকিবে।

ফি প্রদানের পরিমাণ- ৩০০০/- (তিন হাজার টাকা মাত্র) টাকা

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা নিয়োজিত

চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখঃ ০২/০৭/২০১৬

মেসার্স মখলেসুর রহমান চৌধুরী

চেয়ারম্যান

নেং দুওসুও ইউনিয়ন পরিষদ

বালিয়াডাঙ্গী, ঠাকুরগাঁও।

চেয়ারম্যান

তারিখ ০২/০৭/২০১৬

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



## Licence for Retail Sale of Pesticide

M/S: NISSAN TRADER'S

Prop./Mr. Md. SYED RANA (MAJIBAR) S/O: MOKSHE ALI

Vill: Khatmudha P.O: Khatmudha Upazila: Balisadanga

Dist: Thakurgaon, is hereby granted

- Licence to sell pesticide (s) by retail sale on the premises situated at Khatmudha subject to the conditions specified below and to the provisions of the pesticide Ordinance, 1971 (No. 11 of 1971) and the rules made there under.
- Licence shall be in force for a period of two years from the date of issue. 06.12.2015
- Pesticides to be sold: All registered pesticides only

Licence No. 0003053

Date of last: 05-2-2013

### Conditions :

- The Licence shall be displayed in a prominent place in any part of the premises open to the public.
  - The Licence shall comply with the provisions of the pesticide Ordinance, 1971 and the rules made there under.
  - 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
..... to	..... to	..... to

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

নাম: মোঃ মুজিব রানা (মজিবর)  
Name: Md Mujib Rana (Mogbow)

পিতা: মোঃ মোকশে আলি  
Father: Md Mokshe Ali

মাতা: মেসার্স মনিশার টেক্সটাইল  
Date of Birth: 27 Nov 1981

ইউএন  
ID NO: 9410873546270

Licensing Authority  
জনাব মখলেসুর রহমান চৌধুরী  
কৃষি সম্প্রদায় অফিস  
ঠাকুরগাঁও।



**Thank You**