

*Proposed NU Business Name : **Nondini Traders***
*Business Category: **Agro Based Business***



কৃষিতে সিনজেনটা

*Business Proposal Identified by: **Md. Shahidul Islam, Asst. Officer, Kawnia Unit, Rangpur.***

*Business Proposal prepared by: **Fahina Yesmin Happy***

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Sree Rupon Chandra Sarkar</i> Vill: Bazemoshkur, Union: Tepamodhupur, Post: Tepamodhupur, Upazila: Kawnia, District: Rangpur.
Age	:	35 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) 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	:	Kanchon Bala
(iii) Father's name	:	Sree Norandro Nath Sarkar
(iv) GB member's info	:	<i>Branch: Tepamodhupur, Kawnia, Centre # 8/mo, Loan no.: 4467, Member since July 04, 2007 First loan: Tk. 12,000 Existing loan: Tk. 36,850, Outstanding loan: Tk. 30,890</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Class Eight
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Beside this business he has another income from agriculture.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	15 (Fifteen) years experience is running his own business. He started the business with BDT 20,000 (Twenty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	His Elder brother's income from Seasonal Stock business. He has purchased 30 (Thirty) Decimal land from the benefit of existing business (Nondini Traders).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01719344900
NU's National ID No.	:	8514281691150
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Kanchon Bala is a GB member July 04, 2007 at first she took GB loan BDT 12,000 (Twelve thousand).
- Gradually she took GB loan several times and utilized for repairing house, purchasing cows and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Nondini Traders</i>
Address/ Location	:	Choitar Mur, Kawnia, Rangpur.
Total Investment in BDT	:	Tk. 463,000
Financing	:	Self Tk. 313,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 4,500 (Four thousand five hundred)
Proposed Salary	:	BDT 6,500 (Six thousand five hundred)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 12%, bKash & Mobile Recharge 100%
(ii) Estimated % of proposed gross profit margin	:	On an average 12%, bKash & Mobile Recharge 100%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

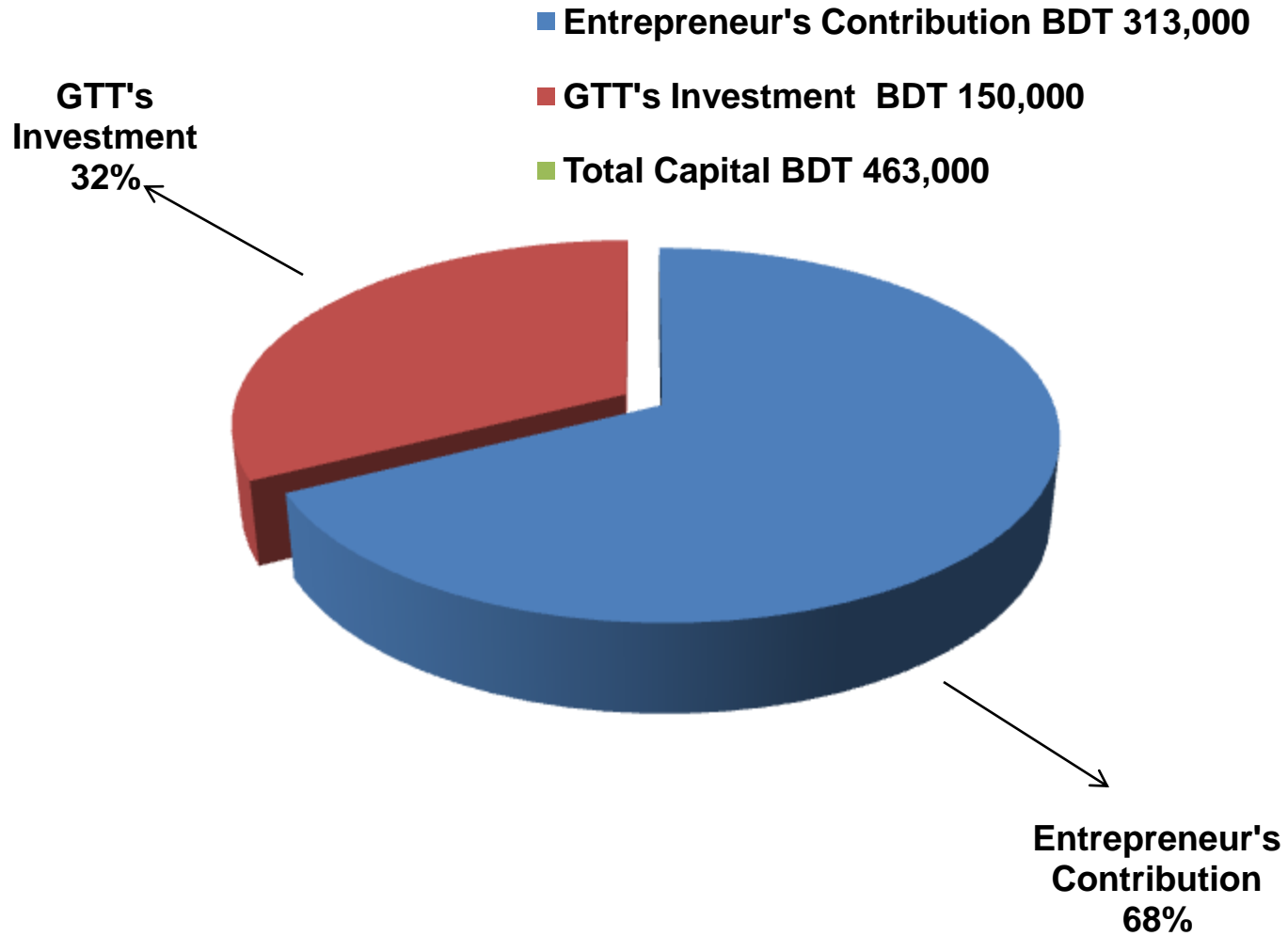
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	3,700	103,600	1,243,200
Commission from Mobile Recharge	54	1,512	18,144
Commission from bKash	20	560	6,720
Total income from Sales & Commission (A)	3,774	105,672	1,268,064
Less: Cost of sales of products (Product purchase) (B)	3,256	91,168	1,094,016
Gross Profit (C) [C=(A-B)]	518	14,504	174,048
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		210	2,520
Shop Rent		400	4,800
Mobile bill		400	4,800
Conveyance bill		1,500	18,000
Provision of bad Debt		28	335
Present Salary (Self & family)		4,500	54,000
Other Cost (stationary & Entertainment etc.)		2,500	30,000
Non Cash Item:			
Depreciation Expenses		369	4,423
Total Operating Cost (D)		10,206	122,478
Net Profit (C-D):		4,298	51,570

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of insecticide and pesticide, fertilizer-Urea, TSP, Zipp, D A P, Potash etc)	Investment in products (Different types of insecticide and pesticide etc)	241,985	100,000	341,985
Investment in Mobile Recharge (flexiload, easy load, teletalk, itop-up etc)		20,000	-	20,000
Investment in bKash and Mobile banking		8,000	50,000	58,000
Investment in equipment (Fan, light, charger fan etc)		8,250	-	8,250
Cash in hand		7,280	-	7,280
GB Outstanding loan		(30,890)	-	(30,890)
Debtors (since January, 2016 to at present)		33,525	-	33,525
Creditors (since January, 2016 to at present)		(22,000)	-	(22,000)
Advance for Shop		15,000	-	15,000
Decoration (fixture and fittings)		31,850	-	31,850
Total Capital		313,000	150,000	463,000

SOURCE OF FINANCE



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 sales income from products	6,500	182,000	2,184,000	7,150	200,200	2,402,400	7,865	220,220	2,642,640
Est. Commission from Mobile Recharge	59	1,663	19,958	64	1,796	21,555	71	1,976	23,711
Est. Commission from bKash & Mobile banking	40	1,120	13,440	43	1,210	14,515	47	1,306	15,676
Total estimated income from Sales & Commission (A)	6,599	184,783	2,217,398	7,257	203,206	2,438,470	7,982	223,502	2,682,027
Less: Cost of sales of products (B)	5,720	160,160	1,921,920	6,292	176,176	2,114,112	6,921	193,794	2,325,523
Gross Profit (C) [C=(A-B)]	879	24,623	295,478	965	27,030	324,358	1,061	29,709	356,504
Less: Operating Cost:									
Electricity bill		500	6,000		700	8,400		900	10,800
Generator bill		410	4,920		610	7,320		810	9,720
Shop Rent		400	4,800		400	4,800		400	4,800
Mobile bill (SMS & Reporting)		700	8,400		700	8,400		700	8,400
Conveyance bill		2,500	30,000		2,550	30,600		3,050	36,600
Bank Charge (DD, PO, SC)		50	300		70	840		90	1,080
Provision of bad Debt		28	335		28	335		28	335
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Self & family)		6,500	78,000		7,000	84,000		8,000	96,000
Other Cost (stationary & Entertainment etc.)		4,500	54,000		4,900	58,800		4,900	58,800
Non Cash Item:									
Depreciation Expenses		369	4,423		369	4,423		369	4,423
Total Operating Cost (D)	-	16,956	197,178	-	18,326	219,918	-	20,246	242,958
Net Profit (C-D):	-	7,667	98,301	-	8,703	104,441	-	9,462	113,546
Retained Income			98,301			202,741			316,287

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	104,301	116,441	125,546
1.3	Depreciation Expenses	4,423	4,423	4,423
1.4	Opening Balance of Cash Surplus	-	41,833	90,696
	Total Cash Inflow	258,723	162,696	220,665
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Payback to GB Outstanding loan	30,890		
2.3	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	216,890	72,000	72,000
3.0	Total Cash Surplus	41,833	90,696	148,665

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 and working experiences (15years);

WEAKNESS

- Can not supply good and as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 629,287 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 222nd as Yunus Centre and 57th In-house
Executive Social Business Design Lab
(GTT) on April 04, 2016 at Grameen Telecom Trust
Premises

Thank you

Pictures


কৃষিতে সিনজেনটা

রিটেইলার : মেসার্স নন্দিনী ট্রেডার্স

থোঃ শ্রী রূপন সরকার

প্রয়োজনে পাশে
বিকাশ

bKash 

একটি  ব্যাংক ব্যাংক প্রতিষ্ঠান

সিনজেনটা



Box containing 10 white capsules arranged in a 2x5 grid.

Box containing a packet of **सुधागरा** (Sudhagara) medicine.

Box containing packets of **भिक्षु** (Bhikshu) medicine.

Box containing packets of **भिक्षु** (Bhikshu) medicine.

Box containing packets of **सिखा** (Sikha) medicine.

Box containing packets of **सिखा** (Sikha) medicine.

Box containing packets of **सिखा** (Sikha) medicine.

Box containing packets of **सिखा** (Sikha) medicine.

কৃষিতে সিনজেনটা

সিনজেনটা

৳৭৫

৳১০০

৳১৫০

৳১০০
৳১৫০
৳২০০
৳২৫০



কৃষিতে সিনজেনটা

৬নং টেপামধুপুর ইউনিয়ন পরিষদ কার্যালয়



ডাকঘর: টেপামধুপুর, উপজেলা: কাউনিয়া, জেলা: রংপুর।

ক্রমিক নং 101

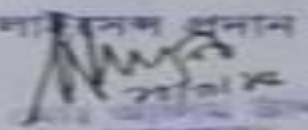
লাইসেন্স বহি

ইউপি ফরম নং-১০

লাইসেন্স নং ৩০৩/১৪ তারিখ ২০/০৩/২০১৬ ইং
নাম "নগরী টেলিফোন"
পিতা/স্বামীর নাম হোঃ শ্রী ব্রজেন চন্দ্র মন্ডল
ঠিকানা বারেকাড়া, ব্রী ব্রজেন নাথ ইন্ডাস্ট্রি
উপজেলা/থানা : কাউনিয়া, জেলা : রংপুর।
পেশার ধরণ : স্বাঃ বিঃ নং ১৩৬ ২০/৩/১৬

৩০ জুন ২০১৬ ইং পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ : = ২০০/- টাকা, (কথায় তুই ২০০ মাত্র)
প্রাপ্ত হয়ে তাহর ব্যবসা/বৃত্তি/পেশা চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা
হইল।


সচিব

স্বাক্ষর



Licence for retail sale of pesticide

Licence No. ১৭/২০১৮-০২/১০

Date: ০১/৭/০১

1. M/S. শ্রী রজন সন-কান Fathers Name: শ্রী নরেন্দ্রনাথ সন-কান
Union: হরেন্দ্রপুর Upazilla: কাজিয়া
Dist: Rangpur is hereby granted licence to sell pesticide (s) by retail sale
on the premises at: হরেন্দ্রপুর হাট মাজার কুর্নিয়া সন-কান

Subject to the conditions specified below and to the provisions of the pesticide ordinance, 1971 (No. 11 of 1971) and the rules made thereunder.

- 2. Licence shall be in force for a period of two years from the date of issue.
- 3. Pesticides to be sold:

সিডিই কো-অর্ডিনেটর
১২৯ ক/১২৯/১২৯

Date: ০৬/৭/০১

১৭/১০

০১.০১.১০

Licensing Authority
১২৯ ক/১২৯/১২৯

সিডিই কো-অর্ডিনেটর ০০ সিন নম্বর
১২৯ ক/১২৯/১২৯

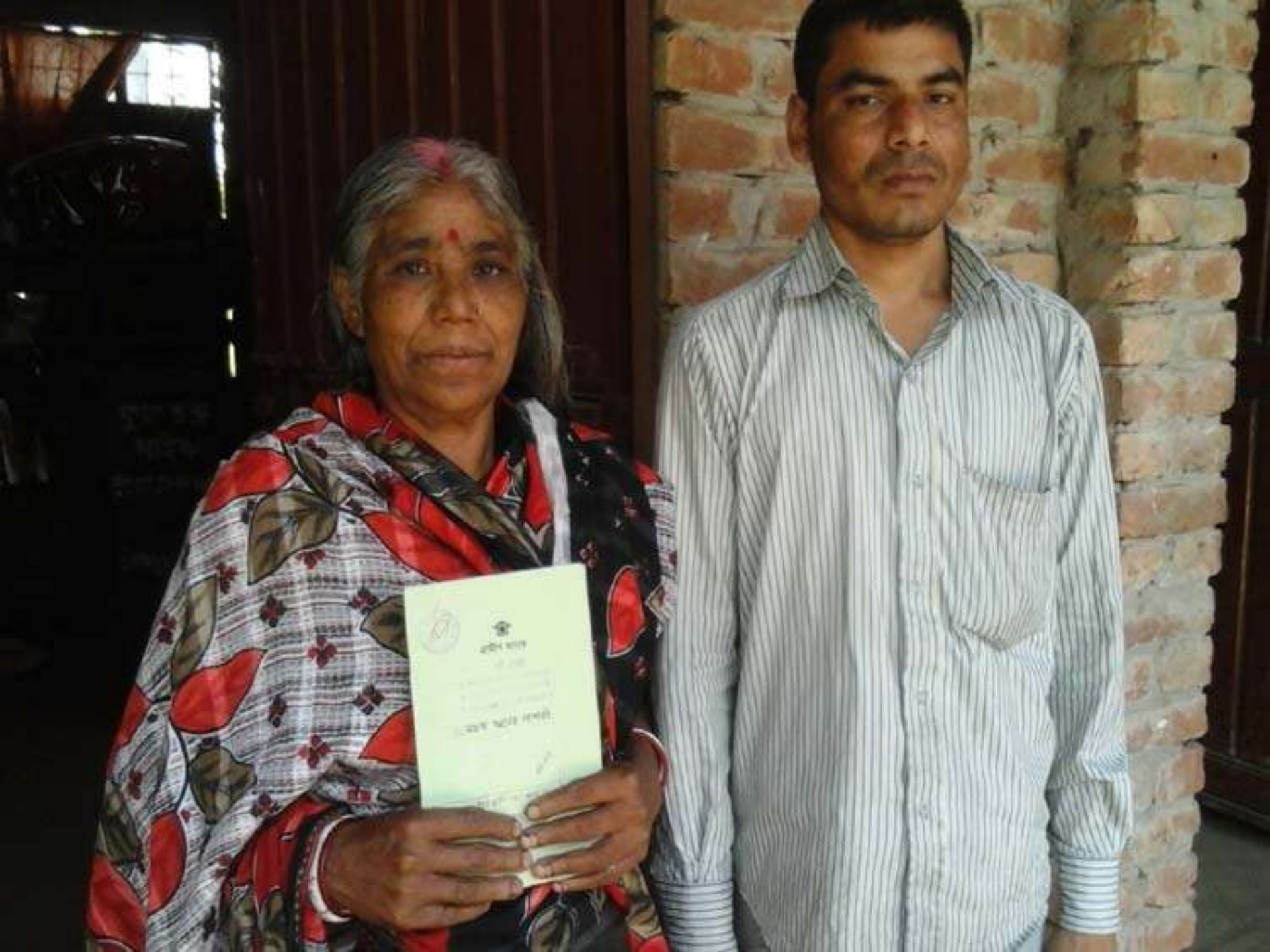
১৬/৭/১০

০১/৭/১০

Valid for 2 (Two) years

CONDITIONS

- The licence shall be displayed in a prominent place in 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 wholesale commission for sale of pesticide exceeding the rate fixed by the Government.
- Renewal.



Thank You