



Business Proposal collected by: Md. Ruhul Amin, Officer, Thakurgoan Sadar unit, Thakurgoan.
Business Proposal Prepared by: Naznin Akther

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Asraful Islam</i> Vill: Kishabandor, Union: 05 no. Syedpur, Post: Koshariganj, Upazila: Pirganj, District: Thakurgaon.
Age	:	34 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	03 (Three) Brothers and 05 (Five) 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. Rajia Khatun
(iii) Father's name	:	Md. Abdul Based
(iv) GB member's info	:	<i>Branch: Pirganj, Centre # 14/mo</i> <i>Loan no.: 1374, Member since April 03, 2007</i> First loan: Tk. 2,000 Existing loan: Nil, Last loan: Tk. 20,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	S.S.C
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	His other's income from seasonal business.
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 experiences is running his own business. He started the business with BDT 100,000 (One lac). He has 05 (Five) years working experience in a sugar mill named Khetabganj Sugar Mill. He has 06 (Six) years working experience in seasonal business (rice / paddy).
Other Own/Family Sources of Income	:	His father's income from Agriculture and Business (mango garden – 03 acre). His 01 (One) brother's income from Agriculture. From his existing business, he built a house with a amount of 10 (Ten) lac taka, built a warehouse and purchased 02 (Two) acre cultivation land with a amount of 10 (Ten) lac taka.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01739210308
NU's National ID No.	:	9418269893209
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Rajia Khatun is a GB member since April 03, 2007 at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took GB loan several times and utilized it for cultivation, repairing house, purchasing a cow and assisting her son in existing business.
- Finally GB loan helped her to improve economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Asha Traders</i>
Address/ Location	:	Bhabnaganj Bazar, Pirganj Thakurgaon.
Total Investment in BDT	:	Tk. 589,000
Financing	:	Self Tk. 389,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an Average 10%
(ii) Estimated % of proposed gross profit margin	:	On an Average 10%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

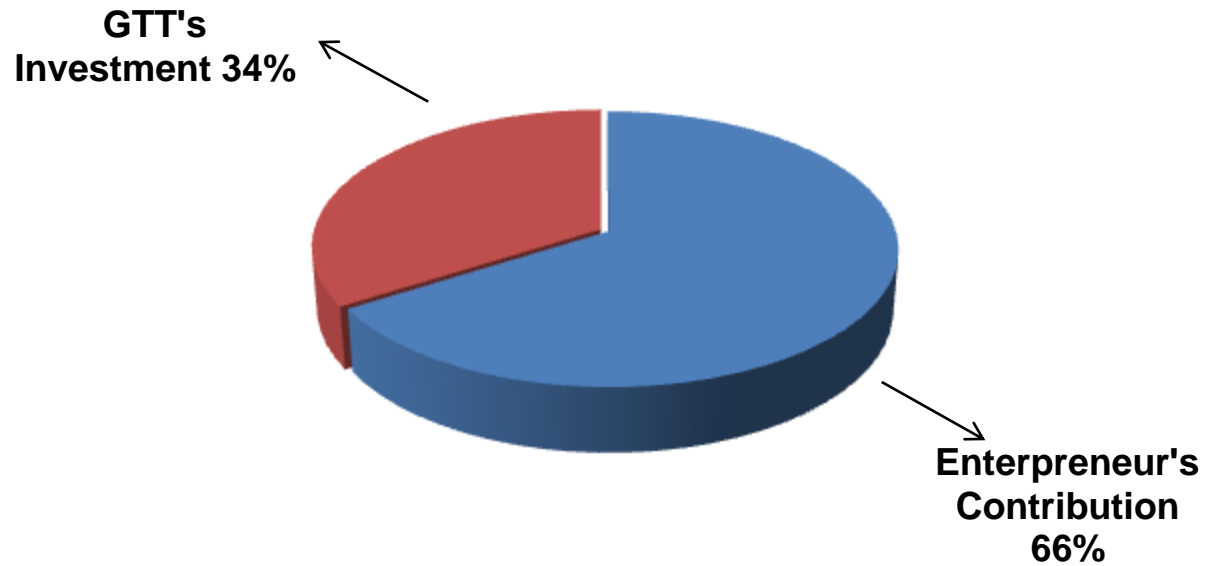
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales income from Products (A)	8,000	208,000	2,496,000
Less: Cost of Sales/Products (B)	7,200	187,200	2,246,400
Gross Profit (C) [C=(A-B)]	800	20,800	249,600
Less: Operating Cost:			
Electricity bill		350	4,200
Shop Rent		800	9,600
Mobile bill		500	6,000
Night Guard bill		100	1,200
Conveyance bill		1,000	12,000
Present Salary (Family & Self)		5,000	60,000
Present Salary (Assistant-Newpew)		3,000	36,000
Other Cost (Stationary & Entertainment etc.)		1,650	19,800
Non Cash Item:			
Depreciation Expenses		53	635
Total Operating Cost (D)		12,453	149,435
Net Profit (C-D):		8,347	100,165

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (different types of fertilizer, insecticides and pesticides etc.)	Investment in products (different types of fertilizer, insecticides and pesticides etc.)	333,429	200,000	533,429
Investment in Machineries, Equipment & Tools (weight machine, bulb and fan etc.)		700		700
Cash in Hand		9,571		9,571
Advance for Shop		40,000		40,000
Decoration (fixture and fittings)		5,300		5,300
Total Capital		389,000	200,000	589,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 389,000
- GTT's Investment BDT 200,000
- Total Capital BDT 589,000



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 (A)	11,200	291,200	3,494,400	12,880	334,880	4,018,560	13,524	351,624	4,219,488
Less: Cost of Sales/Products (B)	10,080	262,080	3,144,960	11,592	301,392	3,616,704	12,172	316,462	3,797,539
Gross Profit (C) [C=(A-B)]	1,120	29,120	349,440	1,288	33,488	401,856	1,352	35,162	421,949
Less: Operating Cost:									
Electricity bill		550	6,600		650	7,800		700	8,400
Shop Rent		800	9,600		800	9,600		800	9,600
Mobile bill (SMS & Reporting)		800	9,600		800	9,600		800	9,600
Night Guard bill		150	1,800		200	2,400		250	3,000
Conveyance		1,500	18,000		2,000	24,000		2,500	30,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Family & Self)		6,000	72,000		7,000	84,000		7,500	90,000
Proposed Salary (Assistant-Newpew)		4,000	48,000		5,000	60,000		5,000	60,000
Bank Charge (DD, PO, SC)		80	480		80	960		80	960
Other Cost (stationary & Entertainment etc.)		1,850	22,200		1,950	23,400		2,050	24,600
Non Cash Item:									
Depreciation Expenses		53	635		53	635		53	635
Total Operating Cost (D)	-	17,116	196,915	-	19,866	238,395	-	21,066	252,795
Net Profit (C-D)	-	12,004	152,525	-	13,622	163,461	-	14,096	169,154
Retained Income			152,525			315,986			485,140

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.)

<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	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	160,525	179,461	185,154
1.3	Depreciation Expenses	635	635	635
1.4	Opening Balance of Cash Surplus	-	113,160	197,256
	Total Cash Inflow	361,160	293,256	383,045
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	113,160	197,256	287,045

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Nephew)
Others (beyond family): 0
Future employment:0
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (17 years);

WEAKNESS

- Can not supply goods as per demand.

OPPORTUNITIES

- Location of Shop;
- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- The Capital of the entrepreneur will be BDT 874,140 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 279th as Yunus Centre and 78th In-house Executive
Social Business Design Lab
(GTT) on June 20,2016 at Grameen Telecom Trust Premises

Thank you

Pictures



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ফেনং সৈয়দপুর ইউনিয়ন পরিষদ

থানা/উপজেলা- পীরগঞ্জ, জেলা- ঠাকুরগাঁও।

অর্থ বৎসর- ২০১.....-২০১.....

লাইসেন্স

বই নং- ১০

লাইসেন্স নং- ১৭

ক্রমিক নং- 102

তারিখঃ ১১/০৫/২০১৫

প্রতিষ্ঠানের নাম : মোঃ আমা জুঁলাই

লাইসেন্সধারীর নাম : মোঃ আব্দুল হামিদ

পিতা/স্বামীর নাম : মোঃ আব্দুল বাসিত

ঠিকানা : লিঙ্গাঙ্গুর বাজার

পেশার ধরণ : মাংস/শিটলাকারী ডিউল গবেশ

৩০ জুন ২০১৭ ই পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ ৬০০ টাকা। (করণ : ডিস কমত চাঁদা মন্থ)

প্রাপ্ত হয়ে তার ব্যবসা/কৃষি/পেশা চাৰিগে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

(Signature)
১১/০৫/১৫

একরামুল হক
চেয়ারম্যান

ফেনং সৈয়দপুর ইউনিয়ন পরিষদ
পীরগঞ্জ, ঠাকুরগাঁও।

তারিখঃ ১১/০৫/২০১৫

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



Licence for Retail Sale of Pesticide

M/S : M/S ASHA TRADERS

Prop: Mr. ASRAFUL ISLAM S/O : A. BASAD

Vill : Khoshaniganj P.O. : Khoshaniganj Upazilla : Pirganj

Dist: Thakurgaon. is here by granted

1. Licence to sell pesticide (s) by retail sale on the premises situated at Bhalmaganj Bazar 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 02-9-2012
3. Pesticides to be sold: All registered pesticides only

Licence No. 003528

Date of last : 01-7-2014

Conditions :

1. The Licence shall be displayed in a prominent place in any part of the premises
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.

(Signature)
 Licensing Authority
 কৃষি মন্ত্রণালয়
 কৃষি মন্ত্রণালয়
 কৃষি মন্ত্রণালয়

4. RENEWAL.

Renewed from

02-9-2012 to

02-9-2014

(Signature)
 অতিরিক্ত উপ-পরিচালক (নিমি)
 কৃষি মন্ত্রণালয়, কুমিল্লা
 কুমিল্লা

Renewed from

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Renewed from

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Thank You