



Grameen kalyan

Proposed NU Business Name : Noyan Enterprise



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Noyan Mia. Vill: Chorniloxia Shatia para, Post: Ragovpur Madrasha, Thana : Mymensingh sader, District: Mymensingh.
Age	:	32 Years.
Marital status	:	Unmarried.
No. of siblings:	:	3 (Three) Brothers & 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. Asheia Khatun.
(iii) Father's name	:	Md. Abdur Rashed.
(iv) GB member's info	:	Branch: Rajgonj , Group # 12, Centre # 30/M, Loan no. 6144, Member since: 2003 , First loan: Tk. 3,500, Last GB loan: 10,000, Outstanding: 6,700.
Further Information:		
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has 1 years experience running business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01963739823.
National ID number	:	6115240530584.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh. (F.S- Sharmin Sultana, ID.No- 2559)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 3,500 (Three thousand five hundred) and used business. Subsequently she borrowed loan from GB for several times for different activities including cosmetics business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Noyan Enterprise
Address/ Location	:	Muktizodda bazaar, Ragovpur, Mymensingh.
Total Investment in BDT	:	BDT: 2,30,000
Financing	:	Self financing: BDT: 1,30,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 6000 (six Thousand only)
Proposed Salary	:	BDT 8000 (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product. ➤ Purchases various agricultural medicine for sale. ➤ Estimate sales is about @ BDT Tk. 3,500 per day. ➤ Estimate profit is about 25% on sales. ➤ Pay back period is estimate 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

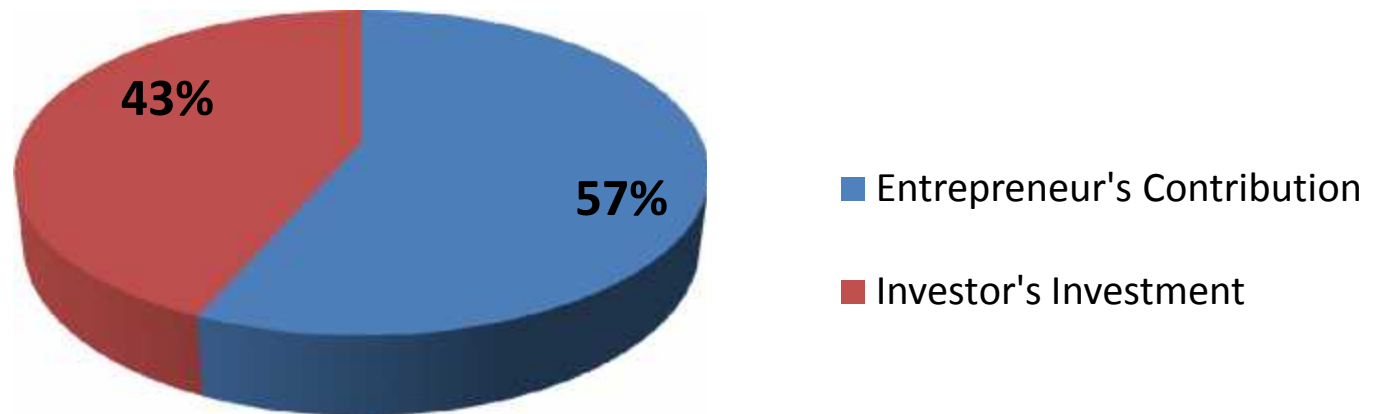
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,500	62,500	750,000
Less: Cost of Sales (B)	1,875	46,875	562,500
Gross profit (GP)= [C (A-B)]	625	15,625	187,500
Less: Operating Costs:			
Electricity bill		500	6,000
Night guard bill		150	1,800
Shop Rent		600	7,200
Mobile bill		500	6,000
Present salary		6,000	72,000
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		8,050	100,600
(C-D)Net Profit		7,575	86,900
Retained Income:			86,900

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Furniture	40,000		40,000
ACI agricultural medicine items; (Flora, acmix, aimcozim, Newbern & etc)	70,000	50,000	120,000
Singenta agricultural medicine item; herbicides, fungicides, insecticides, azoxystrobin & etc	3,000	10,000	13,000
Various lal teer seed	2,000	5,000	7,000
Purchase various fertilizers		25,000	
Other company products	5,000	10,000	15,000
Cash in hand	10,000	-	10,000
Total Capital	130,000	100,000	230,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	130,000	57
Investor's Investment	100,000	43
Total Investment	230,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales	3,500	87,500	1,050,000	3,850	96,250	1,155,000
(B) Total Cost of Sales	2,625	65,625	787,500	2,888	72,188	866,250
Gross profit (GP)= [C (A-B)]	875	21,875	262,500	963	24,063	288,750
Less:Operating Costs:						
Electricity bill		500	6,000		550	6,600
Shop Rent		650	7,800		715	8,580
Night quart bill		150	1,800		165	1,980
Proposed salary-self		8,000	96,000		8,800	105,600
Transprotation		1,000	12,000		1,100	13,200
Mobile bill		600	7,200		660	7,920
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			4,000			4,400
Total Operating Cost (D)		11,400	140,800		12,540	154,880
(C-D)Net Profit		10,475	121,700		11,523	133,870
Retained Income:			121,700			133,870

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after 3 months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2
<u>Cash inflow</u>		
Opening Balance	10,000	171,700
Capital Infusion by Investor	100,000	-
Sales	1,050,000	1,155,000
Total Receipts	1,160,000	1,326,700
<u>Cash Outflow:</u>	-	-
Cost of goods sold	787,500	866,250
Operating expenses	140,800	154,880
Return to investor	60,000	60,000
Total payment	988,300	1,081,130
Closing Balance	171,700	245,570

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.
- Political Unrest.

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Disease.
- Credit sales.

Presented at 20th Ex. SB Design Lab on May 19,
2016 at Grameen Kalyan

Thank you

Trade License

বিস্তৃতিস্বত্বের ব্যবস্থাপনা আইন

১৩৩৭

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার
ইউনিয়ন পরিষদ ফরম নং ১৩ অনুযায়ী

ক্রমিক নং
লাইসেন্স নং ৪৯৭
নবায়ন নং ১৬,০৯,১৬

বর্ষ নং ০৫

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম : নয়ন এন্টার প্রাইভেট
মালিকের নাম : রুখাঃ রুখাঃ নয়ন মিয়া
মোকাম/ঠিকানা : গ্রাম : খাজি খাদুয়া বাড়ার
উপজেলা : সন্দ্বী, জেলা : ময়মনসিংহ

ডাকঘর : শঙ্কুগঞ্জ / নারায়ণপুর মাদরাসা

পিতা/স্বামীর নাম : রুখাঃ খাঃ রুখিাদ
তাহার নিকট থেকে : ৪০০/- টাকা (কথায় : চারশত)
মাত্র দুইখানা পাইয়া ৭নং চরনিলক্ষীয়া এলাকায় বসে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।


লাইসেন্সের প্রকার : সাধারণ স্বাভাবিক লাইসেন্স
লাইসেন্সের মেয়াদ : ৩০.০৬.১০১৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

লাইসেন্স প্রদানকারীর
স্বাক্ষর ও সীল

- সমরামত ট্যাক্স দিন
- দুটি সপ্তাহই বর্ধিত
- শিল্পকে সমর্থন দিবে এবং পুণে পঠান
- জনসমূহের কল্যাণকামকরকন
- আয়োজনসমূহ লবণ ব্যবহার করণ
- গাছ লাগান, পরিবেশ বাচান।

Drug License


Govt. of the People's Republic of Bangladesh
Office of the Deputy Director of Agriculture
- Deptt. of Agricultural Extension
Mymensingh Zone, Mymensingh

Book No..... **5915** 60 Original

FORM 15
(See rule 12(2))



Licence for retail sale of pesticide

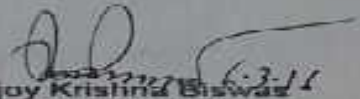
M/S. বিস্বক্রীমা, পো: বো: কান ক্রীমা, শিলাপাড়া বো: ক্রীমা-১৪ -
নিমগক্রীমা, পো: বহুদুর্গত অত্রীমা, ক্রীমা-১৪, কান ক্রীমা is hereby
granted licence to sell pesticide (a) by retail sale on the premises situated at
শিলাপাড়া বহুদুর্গত subject to the conditions specified below and to the provision of the
pesticide Ordinance, 1971 (No. 11 of 1971) and the rules made thereunder.

- Licence shall be in force for a period of two years from the date of issue.
- Pesticides to be sold: সরকার অনুমোদিত সকল সরকারি বালাইনাশক কোম্পানীর কর্তৃত্বপত্র প্রাপ্তি স্বাপেক্ষে

Licence No. ৫৯১৫

Date ০৬/০৩/২০১৭


Bijoy Krishna Biswas
Graduation No-1752
Additional Deputy Director
(Plant Protection)
DAE (Plant Protection) Specialist
(Department of Agricultural) Extension
&
Licensing Authority
(Seal)

Conditions

- The licence shall be displayed in a prominent place in any part of the premises open to the public.
- Licences shall comply with the provisions of the Pesticide Ordinance, 1971 and the rule made thereunder.
- The licensee shall not be allowed to take wholesale commission for retail sale of pesticides exceeding the rate fixed by the Government.
- Renewal: বালাইনাশকের দোকানে খাদ্য দ্রব্য বিক্রয় নিষিদ্ধ













NU With his Parents



Thank You