

*Proposed NU Business Name : **Zihad Nursery & Garden***  
*Business Category: **Agro Based Business***



*Business Proposal Identified by: **Md. Forid Uddin, Asst. Officer, Mithapukur Unit, Rangpur***

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

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

Name and address	:	<b><i>Md. Hafizur Rahman</i></b> Vill: Chithlipurbopara, Union: 15 no. Boro Hazratpur, Post: Girai, Upazila: Mirapukur, District: Rangpur.
Age	:	25 years
Marital status	:	Married
Children	:	01 (One) Daughter
No. of siblings:	:	01 (One) Brother and 01 (One) Sister
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. Hasina Begum
(iii) Father's name	:	Md. Abdul Salam Mia
(iv) GB member's info	:	<i>Branch: Kumarganj, Mithapukur, Centre # 66/mo, Loan no.: 6895, Member since 1995 First loan: Tk. 3,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 6,801</i>
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's Mother
(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 Five
Present Occupation (Besides own business, i.e., perusing 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.)	:	05 (Five) years experience is running his own business. He started the business with BDT 40,000 (Forty thousand).  He has on hand training from his father's Nursery business (3yrs).
Other Own/Family Sources of Income	:	His father's income from agriculture and his Mother's income from cloth business in her house.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01790081277
NU's National ID No.	:	19978515816000099
NU Project Source/Reference	:	Grameen Telecom Trust

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

- Mst. Hasina Begum is a GB member since 1995 at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized for cultivation purposes, installation tube well and taken lease of 60 decimal land for nursery business purposes.
- Finally GB loan helped her to improve economic condition and livelihood.



# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	<b><i>Zihad Nursery &amp; Garden</i></b>
Address/ Location	:	Chithli Purpopara, Bondhur mur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 403,000
Financing	:	Self Tk. 323,000 (from existing business) Required Investment Tk. 80,000 (as equity)
Present salary/drawings from business	:	BDT 3,000 (Three thousand)
Proposed Salary	:	BDT 5,000 (Five thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 60%
(ii) Estimated % of proposed gross profit margin	:	On an average 60%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

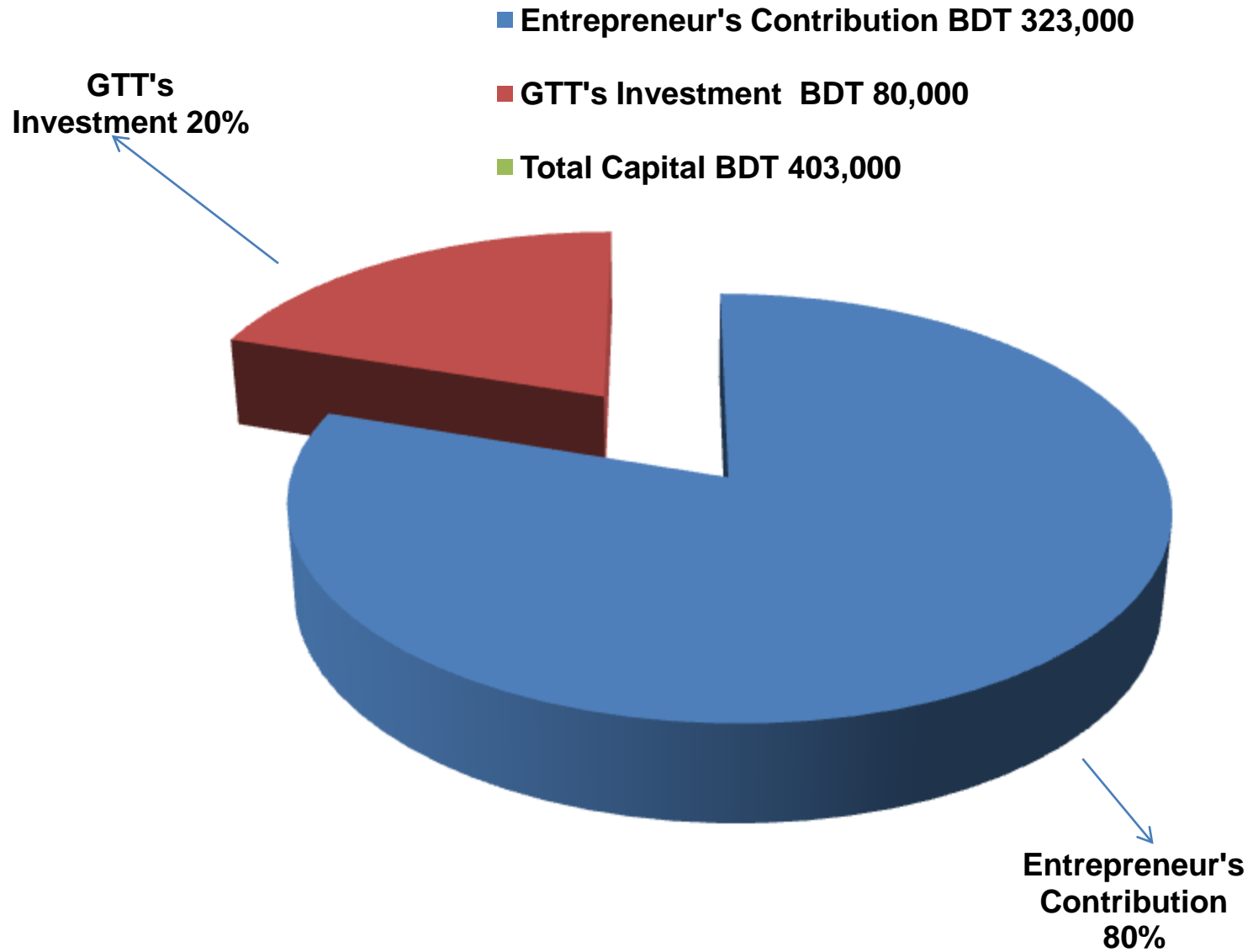
# **INFO ON EXISTING BUSINESS OPERATIONS**

<b>Particulars</b>	<b>Existing Business (BDT)</b>	
	<b>Monthly</b>	<b>Yearly</b>
Sales income from Products	30,000	360,000
Less: Cost of Sales / Products (B)	12,000	144,000
<b>Gross Profit (C) [C=(A-B)]</b>	<b>18,000</b>	<b>216,000</b>
<b><i>Less: Operating Cost:</i></b>		
Electricity bill	200	2,400
Mobile bill	500	6,000
Conveyance bill	5,000	60,000
Present Salary (Family & Self)	3,000	36,000
Present Salary (Assistant-01)	6,000	72,000
Other Cost (Stationary & Entertainment etc.)	2,000	24,000
<b><i>Non Cash Item:</i></b>		
Depreciation Expenses	146	1,756
<b><i>Total Operating Cost (D)</i></b>	<b>16,846</b>	<b>202,156</b>
<b>Net Profit (C-D):</b>	<b>1,154</b>	<b>13,844</b>

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

<b>Particulars</b>		<b>Existing Business (BDT)</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
<b>Existing</b>	<b>Proposed</b>			
Investment in products (Different types seedling, plant-rose, mango, lichi, mahogany, nut, almond, wood apple, casia-leaf and others fruits and flower plant etc.)	Investment in products (Different types of seeds and plant etc.)	226,800	80,000	306,800
Investment in equipment & tools (Sickle, Spade, weeding hook, chopper etc.)		11,000	-	11,000
Cash in hand		14,140	-	14,140
Advance for land (60 Decimal)		70,000	-	70,000
Total 02 (Two) Bigha land for using Nursery		-	-	-
Investment in Decoration ( Furniture, fixture and fittings)		1,060	-	1,060
<b>Total Capital</b>		<b>323,000</b>	<b>80,000</b>	<b>403,000</b>

# ***SOURCE OF FINANCE***





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales income from Products	45,000	540,000	54,000	648,000	63,180	758,160
Less: Cost of Sales / Products (B)	18,000	216,000	21,600	259,200	25,272	303,264
<b>Gross Profit (C) [C=(A-B)]</b>	<b>27,000</b>	<b>324,000</b>	<b>32,400</b>	<b>388,800</b>	<b>37,908</b>	<b>454,896</b>
<b>Less: Operating Cost:</b>						
Electricity bill	200	2,400	200	2,400	200	2,400
Mobile bill (SMS & Reporting)	600	7,200	650	7,800	700	8,400
Conveyance	5,500	66,000	5,600	67,200	5,700	68,400
Ownership Transfer Fee	533	3,200	533	6,400	533	6,400
Proposed Salary-(Family & Self)	5,000	60,000	6,000	72,000	7,000	84,000
Proposed Salary (Assistant-2)	10,000	120,000	12,000	144,000	15,000	180,000
Bank Charge (DD, PO, SC)	50	300	100	1,200	150	1,800
Other Cost (stationary & Entertainment etc.)	2,500	30,000	2,600	31,200	2,700	32,400
<b>Non Cash Item:</b>						
Depreciation Expenses	146	1,756	146	1,756	146	1,756
<b>Total Operating Cost (D)</b>	<b>24,530</b>	<b>290,856</b>	<b>27,830</b>	<b>333,956</b>	<b>32,130</b>	<b>385,556</b>
<b>Net Profit (C-D)</b>	<b>2,470</b>	<b>33,144</b>	<b>4,570</b>	<b>54,844</b>	<b>5,778</b>	<b>69,340</b>
<b>Retained Income</b>		<b>33,144</b>		<b>87,988</b>		<b>157,328</b>

**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.)**

<b>Sl #</b>	<b>Particulars</b>	<b>Year 1 (BDT)</b>	<b>Year 2 (BDT)</b>	<b>Year 3 (BDT)</b>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	36,344	61,244	75,740
1.3	Depreciation Expenses	1,756	1,756	1,756
1.4	Opening Balance of Cash Surplus	-	18,900	43,500
	<b>Total Cash Inflow</b>	<b>118,100</b>	<b>81,900</b>	<b>120,996</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Product Purchase	80,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	19,200	38,400	38,400
	<b>Total Cash Outflow</b>	<b>99,200</b>	<b>38,400</b>	<b>38,400</b>
<b>3.0</b>	<b>Total Cash Surplus</b>	<b>18,900</b>	<b>43,500</b>	<b>82,596</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Present employment:  
Self: 01 Family: 0  
Others (beyond family): 01  
Future employment:01
- Trade License in his own name;
- He has on hand training;
- Skilled and working experiences (8years);

## **W**EAKNESS

- Can not supply goods as per demand.

## **O**PPORTUNITIES

- Have some fixed customers (Retail & Wholesale);
- Increasing demand;
- Product Delivery area (Rangpur, Mithapukur, Bogra).
- The Capital of the entrepreneur will be BDT 480,328 after 3 years excluding payback of investor's money.

## **T**HREATS

- Increase of local competitors;
- Climate;
- Attack of insect;
- Theft.

Presented at 226<sup>th</sup> as Yunus Centre and 59<sup>th</sup> In-house  
Executive Social Business Design Lab  
(GTT) on April 11, 2016 at Grameen Telecom Trust  
Premises

***Thank you***

Pictures

























শ্রী: মো: হাফিজুর রহমান  
ফোন: ০১৭৪২১৭ ৬৭১৬  
স্বাধীনতা সড়ক, কলকাতা-৭০০০১৬  
শান্তিনিকেতন, কলকাতা















গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোছাঃ হাছিনা বেগম

Name: Mst Hasina Begum

স্বামী: মোঃ আব্দুহ হালাম

মাতা: মোছাঃ আছিয়া বেগম

Date of Birth: 18 Sep 1967

ID NO: 8515826697625



এই কাগজটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কাজটি ব্যবহারকারী দ্বারীত অন্য  
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: চিখলী পূর্বপাড়া, ডাকঘর: গিরাই - ৫৪৬০, মিয়াপুর, কংপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৬/০৮/২০০৮







গ্রামীণ ব্যাংক  
 কুলাঙ্গার, সিনিয়র মুকুট শিল্পী

সহজ ঋণের পাশ বই

নাম ..... সিদ্দিক, ২৪৪৫১৫ .....

ঋণী নং ..... ৩৮৯৫ .....

গ্রুপ নং ..... ৫ .....

কেন্দ্র নং ..... ৩৮/১ .....

কেন্দ্রের নাম ..... বন্দু হাফিজ .....

বই ইস্যুর তারিখ ..... ২/১/১৬ .....

পাঠা ব্যবস্থাপকের স্বাক্ষর ..... [Signature] .....







**Thank You**