

Proposed NU Business Name : M/S Dipto Shar Ghor
Business Category: Agro Based Business



Business Proposal Identified by: Md. Sahinur Rahman, Asst. Officer, Mithapukur Unit, Rangpur.

Business Proposal prepared by: Fahina Yesmin Happy

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Faruk hossan Vill: Batason Mirjapur, Union: Ranipukur, Post: Ranipukur, Upazila: Mithapukur, District: Rangpur.
Age	:	35 years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	02 (Two) Brothers 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	:	Most. Payri Begum
(iii) Father's name	:	Late. Abul Majan
(iv) GB member's info	:	<i>Branch: Ranipukur, Mithapukur, Centre # 30/mo</i> <i>Loan no.: 2370, Member since July 02, 2006</i> First loan: Tk. 5,000 Existing loan: Nil, Las loan: Tk. 40,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	H.S.C
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.)	:	10 (Ten) years experiences is running his own business. He started the business with BDT 50,000 (Fifty Thousand). : He has on hand training from his Father's grocery business.
Other Own/Family Sources of Income	:	His brother's income from job and his family's another income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01737138181
NU's National ID No.	:	8515865843497
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Peyari Gegum is a GB member since July 02, 2006 at first she took GB loan BDT 5,000 (Five thousand).
- Gradually she took GB loan several times and utilized it for repairing house, and agriculture & Business purposes.
- 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 Dipto Shar Ghor</i>
Address/ Location	:	Taltola Sobji Bazar, Ranipukur, Mithapukur, Rangpur.
Total Investment in BDT	:	Tk. 368,000
Financing	:	Self Tk. 218,000 (from existing business) Required Investment Tk. 150,000 (as equity)
Present salary/drawings from business	:	BDT 6,000 (Six Thousand)
Proposed Salary	:	BDT 7,000 (Seven 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.)	:	

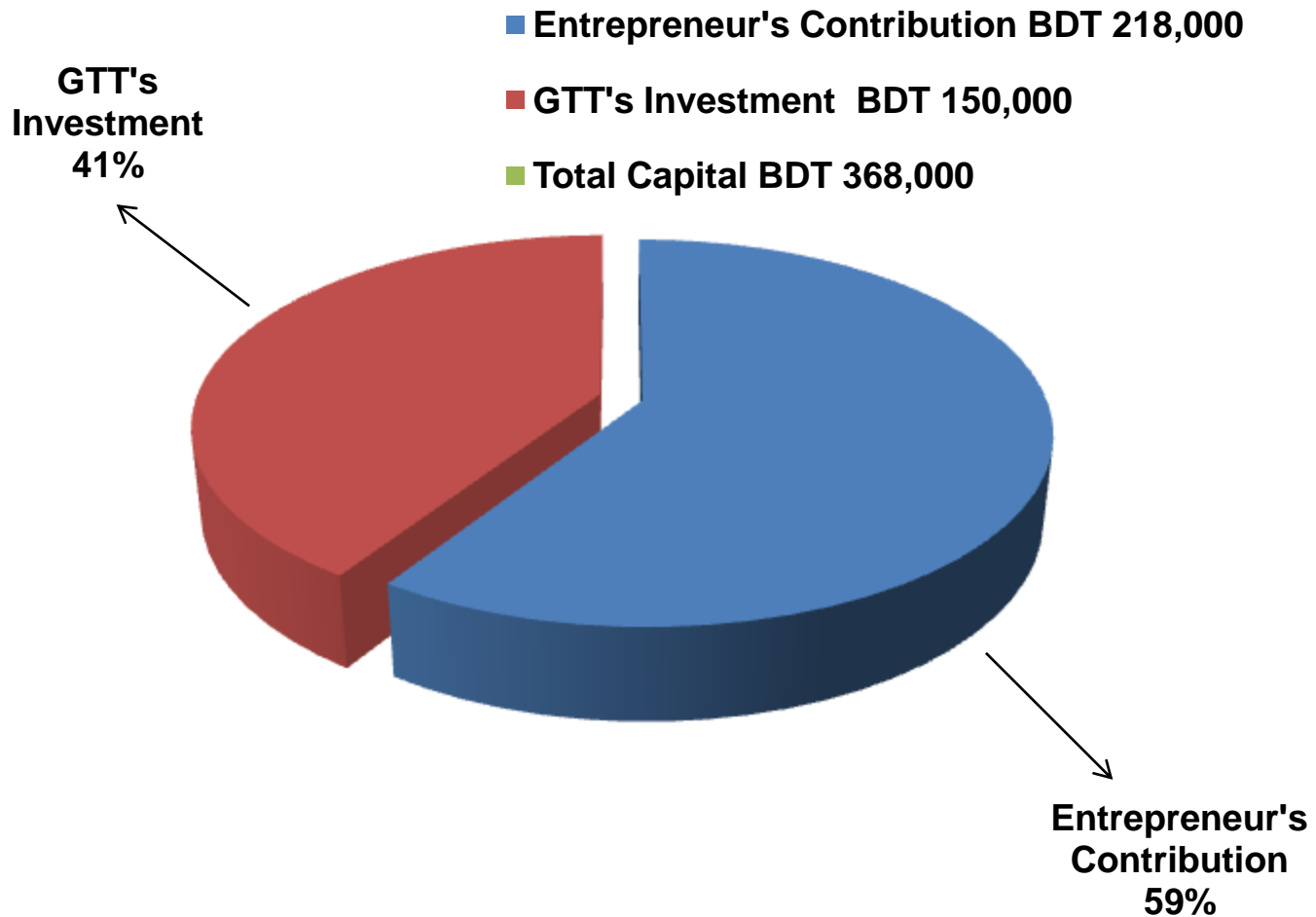
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income from products	5,500	143,000	1,716,000
Less: Cost of sales of products (Product Purchase)	4,950	128,700	1,544,400
Gross Profit (C) [C=(A-B)]	550	14,300	171,600
Less: Operating Cost:			
Electricity bill		400	4,800
Night Guard bill		150	1,800
Shop Self		1,200	14,400
Mobile bill		300	3,600
Conveyance bill		2,500	30,000
Present Salary (Family & Self)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000
Non Cash Item:			
Depreciation Expenses		273	3,278
Total Operating Cost (D)		11,823	141,878
Net Profit (C-D):		2,477	29,723

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Different types of insecticide, pesticide, seeds, fertilizer etc.)	Investment in products (Different types of insecticide, pesticide, seeds, fertilizer etc.)	184,983	150,000	334,983
Investment in machine & equipment (weight machine, Fan, light, calculator etc.)		5,650	-	5,650
Cash in hand		3,067	-	3,067
Decoration (Fixture & Fittings)		24,300	-	24,300
Total Capital		218,000	150,000	368,000

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
Est. Sales income from products	8,000	208,000	2,496,000	9,600	249,600	2,995,200	11,520	299,520	3,594,240
Less: Cost of sales of products (Product Purchase)	7,200	187,200	2,246,400	8,640	224,640	2,695,680	10,368	269,568	3,234,816
Gross Profit (C) [C=(A-B)]	800	20,800	249,600	960	24,960	299,520	1,152	29,952	359,424
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		900	10,800
Night Guard bill		250	3,000		350	4,200		550	6,600
Shop Self		1,200	14,400		1,200	14,400		1,200	14,400
Mobile bill (SMS & Reporting)		600	7,200		600	7,200		600	7,200
Conveyance bill		3,500	42,000		4,000	48,000		4,500	54,000
Bank Charge (DD, PO, SC)		50	600		100	600		100	600
Ownership Transfer Fee		1,000	6,000		1,000	12,000		1,000	12,000
Proposed Salary (Family & Self)		7,000	84,000		8,000	96,000		9,000	108,000
Other Cost (stationary & Entertainment etc.)		1,500	18,000		1,800	21,600		2,100	25,200
Non Cash Item:									
Depreciation Expenses		273	3,278		273	3,278		273	3,278
Total Operating Cost (D)	-	15,973	185,678	-	18,023	215,678	-	20,223	242,078
Net Profit (C-D):	-	4,827	63,923	-	6,937	83,843	-	9,729	117,347
Retained Income			63,923			147,765			265,112

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)	69,923	95,843	129,347
1.3	Depreciation Expenses	3,278	3,278	3,278
1.4	Opening Balance of Cash Surplus	-	37,200	64,320
	Total Cash Inflow	223,200	136,320	196,944
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	36,000	72,000	72,000
	Total Cash Outflow	186,000	72,000	72,000
3.0	Total Cash Surplus	37,200	64,320	124,944

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 (10yrs);

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 483,112 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;

Presented at 231st as Yunus Centre and 61st In-house Executive
Social Business Design Lab
(GTT) on April 19, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures





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প্রত্যয়ন পত্র

কৃষি উপকরণ সঠিক ব্যবহার ও বিক্রয় বিষয়ক
রিটেইলার প্রশিক্ষণ কোর্সে

মোঃ ফারুক মন্ডল

তালতলাবাজার, মিঠাপুকুর থানা
রংপুর

সফল ভাবে অংশগ্রহণ করেছেন

২৬-২৮ জুন ২০১৪

Sazzadul Hasan

ম্যানেজিং ডিরেক্টর, সিনজেনটা বাংলাদেশ লিমিটেড





Licence for retail sale of pesticide

Licence No. ২২/২০০৮-০৭/১০০২

Date: ২৬/২/০৮

1. M/S লক্ষ্মী স্পেন্ডিক স্টোর Fathers Name: শ্রী: সত্যজিৎ সত্যজিৎ
 Vill: কলিগাতি Union: লক্ষ্মীজাতি Upazilla: শ্রীহরীপুর
 Dist: Rangpur is hereby granted licence to sell pesticide (s) by retail sale
 on the premises at কলিগাতি বাজার শ্রীহরীপুর রংপুর।

Subject to the conditions specified below and to the provisions 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:

Date: ২৬/২/০৮

(Signature)
 Licensing Authority
 স্বাধীনতা মন্ত্রণালয়
 কৃষি সম্প্রদায় অধিদপ্তর
 ২৬/২/০৮

২২/২/০৮

স্বাধীনতা মন্ত্রণালয়
 কৃষি সম্প্রদায় অধিদপ্তর
 কলিকাতা

CONDITIONS

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

সংস্থান

কই গণ্ডেৰে স্বেচ্ছায় কৰা সাইটেছেহে বহুতঃ লেখাৰী
স্বামী স্তঃ আবুল কালাম আছাৰ কেন্দ্ৰ ৩০/৪
বানীসুকুৰ গুদা নং ০২ আৰু সদস্য ছিল তাহাৰ প্ৰধান
নং ২৬৭০. আৰু কেন্দ্ৰৰ স্বেচ্ছায় শিমেত আছাৰ
ভাৱেৰে সৰ্বাঙ্গীক উন্নতি কামনা কৰিছি।

আছাঃ মনোমোহন বেগম—
কেন্দ্ৰ স্বেচ্ছায় স্বেচ্ছায়

Thank You