

Proposed NU Business Name : **M/S. Mofijul Traders**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Atikur Rahman Vill: Belhara, Union: 8 no. Borobari, Post: Horinmari Hat, Upazila: Baliadangi, District: Thakurgaon
Age	:	25 Years
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	02 Brothers, 03 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	:	Most. Mohshena Akter
(iii) Father's name	:	Md. Mofijul Hoque
(iv) GB member's info	:	<i>Branch: Adhar Dhighi, Baliadangi, Centre # 31/Mo,</i> <i>Loan no.: 5002, Member since 2005,</i> <i>First loan: Tk. 10,000</i> <i>Existing loan: Nil , Outstanding loan: Nil</i>
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	:	Class Eight
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	<p>10 years in selling insecticides, seeds and fertilizer. He started this business only with Tk. 50,000.</p> <p>He worked in a same type of shop as an employee for one years and managed his own capital from there.</p>
Other Own/Family Sources of Income	:	They have 3 acres agricultural land which provide yearly food requirement. Her mother has a cattle farm. At present there are 1 cow and 7 calves.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01713 765329
NU's National ID No.	:	9410821606790
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Mohshena Akter took loan amounting **Tk. 10,000** from Grameen Bank in the year of 2005 for cultivation of land;
- Gradually she took loan several times and utilized for cultivation of land, in her son's business and purchasing of cows
- At present her family has 3 acres agricultural land and a cattle farm.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S. Mofijul Traders</i>
Address/ Location	:	Adhar Dhighi, Baliadangi, Thakurgoan
Total Investment in BDT	:	Tk. 530,000
Financing	:	Self Tk. 280,000 (from existing business) Required Investment Tk. 250,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 10,000
Proposed Salary	:	Taka 10,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 5%
(ii) Estimated % of proposed gross profit margin	:	On an average 5%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

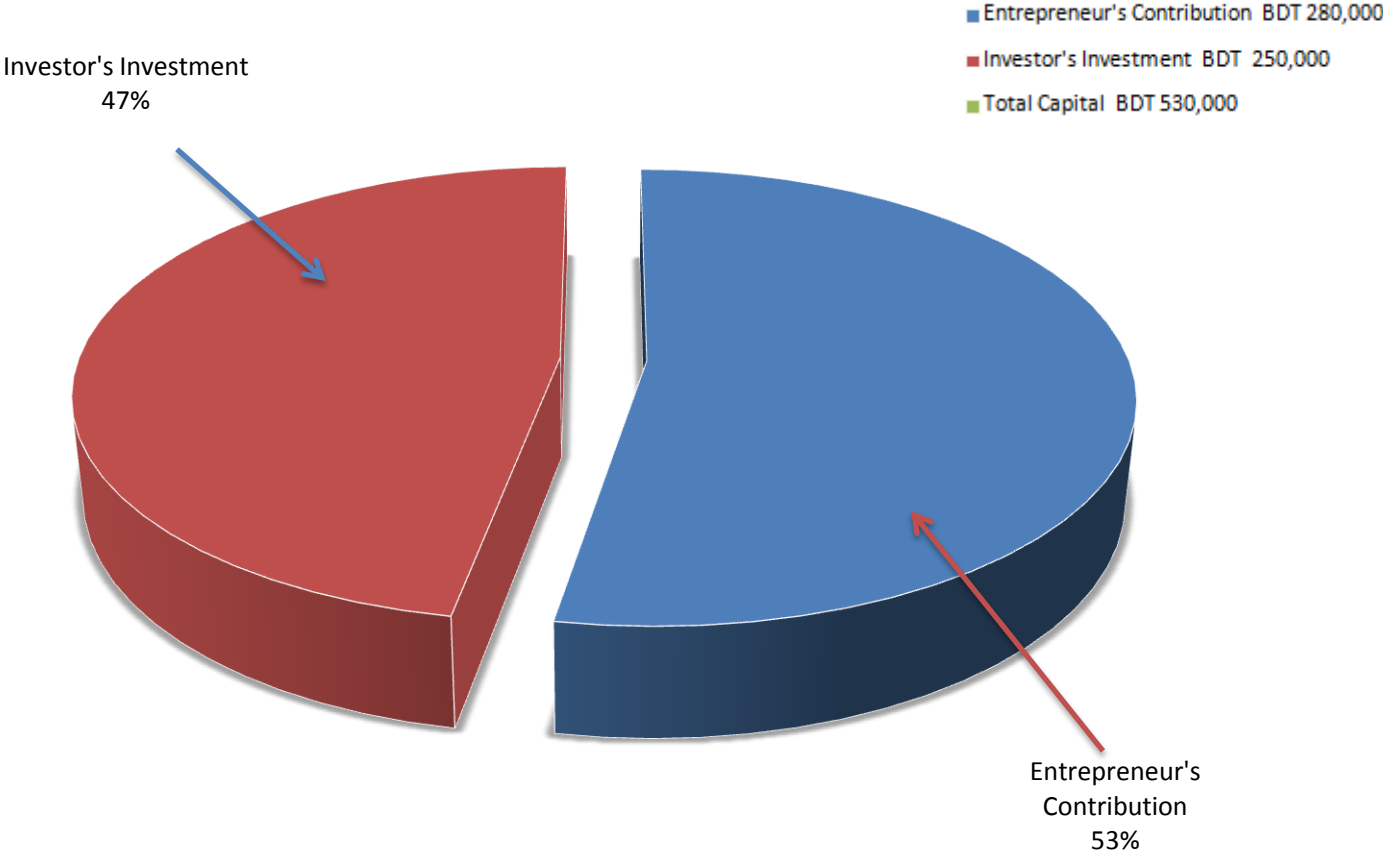
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income (A)	13,000	364,000	4,368,000
Less: Cost of Sale (B)	12,350	345,800	4,149,600
Gross Profit (C) [C=(A-B)]	650	18,200	218,400
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		100	1,200
Shop Rent (own)		-	-
Night Guard bill		100	1,200
Conveyance		2,000	24,000
Salary (Self)		10,000	60,000
Other Cost		400	4,800
Non Cash Item:			
Depreciation Expenses		42	500
Total Operating Cost (D)		12,842	94,100
Net Profit (C-D):		5,358	124,300

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Insecticide	75,000	50,000	125,000
Investment in Fertilizer (Urea, Potassium, Zipsam, TSP etc.)	200,000	180,000	380,000
Decoration	5,000	20,000	25,000
Total Capital	280,000	250,000	530,000

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 Product Sales	18,200	509,600	6,115,200	19,110	535,080	6,420,960	20,066	561,834	6,742,008
Less: Cost of Sale (B)	17,290	484,120	5,809,440	18,155	508,326	6,099,912	19,062	533,742	6,404,908
Gross Profit (C) [C=(A-B)]	910	25,480	305,760	956	26,754	321,048	1,003	28,092	337,100
Less: Operating Cost:									
Electricity bill		230	2,760		250	3,000		280	3,360
Generator bill		100	1,200		100	1,200		100	1,200
Shop Rent (own)		-	-		-	-		-	-
Night Guard bill		100	1,200		100	1,200		100	1,200
Mobile bill (SMS & Reporting)		250	3,000		250	3,000		250	3,000
Conveyance		2,000	24,000		2,000	24,000		2,000	24,000
Proposed Salary-Self		10,000	120,000		10,000	120,000		10,000	120,000
Other Cost		400	4,800		500	6,000		600	7,200
Ownership Transfer Fee		1,667	10,000		1,667	20,000		1,667	20,000
Non Cash Item:									
Depreciation Expenses		208	2,500		208	2,500		208	2,500
Total Operating Cost (D)	-	14,955	169,460	-	15,075	180,900	-	15,205	182,460
Net Profit (C-D):	-	10,525	136,300	-	11,679	140,148	-	12,887	154,640
Cumulative Income			136,300			276,448			431,088

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<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	250,000	-	-
1.2	Net Profit	136,300	160,148	174,640
1.3	Depreciation Expenses	2,500	2,500	2,500
1.4	Opening Balance of Cash Surplus	-	98,800	141,448
	Total Cash Inflow	388,800	261,448	318,588
2.0	Cash Outflow			
2.1	Product Purchase	230,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	60,000	120,000	120,000
	Total Cash Outflow	290,000	120,000	120,000
3.0	Total Cash Surplus	98,800	141,448	198,588

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01 (Part time)
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Personal
- Ten years Experience

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in bazaar place
- Only 3 similar type of shops in that bazaar
- Good demand of product
- The capital of Entrepreneur will be Tk. 409,088 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors
- Fire
- Theft

Presented at 38th Design Lab (executive session)

On

16 November, 2014 at Yunus Center

Thank you

Pictures



কৃষক ও জনস্বাস্থ্য
অইডি কার্ড



অইডি নং: ৯৫৫৫৫৫৫৫ কার্ড প্রদানের তারিখ: ০৫/০৫/২০১৮

কৃষক হিসেবে নাম: শ্রী শ্রী অইডি কার্ড
 কৃষক পতা: ১০১০১০১০১০
 কৃষক ঠিকানা: ১০১০১০১০১০
 উপজেলা: ১০১০১০১০
 ডিস্ট্রিক্ট: ১০১০১০১০

উপজেলা স্বাস্থ্য অফিস
স্বাস্থ্য পরিদপ্তর, উপজেলা স্বাস্থ্য ও পরিবার কল্যাণ অফিস

জনস্বাস্থ্য সচিবালয়
৮নং বড়বাড়ী ইউনিয়ন পরিষদ
উপজেলা: বাসিয়ারা, জেলা: ঠাকুরগাঁও। ক্রমিক নং: ২০৫

ট্রেড লাইসেন্স
অর্থ বৎসর: ২০১৮-২০১৯

লাইসেন্স নং: ০৫/২০১৮-২০১৯ তারিখ: ০২/১১/১৮


লাইসেন্সারীর নাম: শ্রী অইডি কার্ড
 পিতা/স্বামীর নাম: শ্রী: অইডি কার্ড
 ঠিকানা: শ্রী: অইডি কার্ড

সেবার ধরন: সার/বিচ/মিথুন
 ক্রি প্রদানের পরিমাণ টন: ২০০১ (কমার: ২০০১)
 প্রাপ্ত হলে তার ব্যবসা বৃদ্ধি/পেশা: সহকারী চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ০২/১১/২০১৮

স্বাক্ষর: শ্রী অইডি কার্ড
 ৮নং বড়বাড়ী ইউনিয়ন পরিষদ
 বাসিয়ারা, ঠাকুরগাঁও

Form-45
(See rule-12(2))



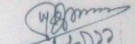
Licence for Retail Sale of Pesticide

M/S:

Prop: Mr. M. Atiqur Rahman S/O: Mr. Mofiz Uddin
 Vill: Baldara P.O.: Harinamya Upazilla: Balsadangi
 Dist: Thakurgaon, is here by granted

- Licence to sell pesticide (s) by retail sale on the premises situated at Baldara 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.
- Licence shall be in force for a period of two years from the date of issue. 07-9-2018
- Pesticides to be sold: All registered pesticides only

Licence No. 000.326.2
 Date of last: 07-9-2018

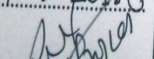

Licensing Authority
 কৃষক ও জনস্বাস্থ্য অফিস
 কৃষি সম্প্রদায় অফিস
 ঠাকুরগাঁও

Conditions :

- The Licence shall be displayed in a prominent place in any 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 commission for retail sale of pesticides exceeding the rate fixed by the Government.

4. RENEWAL.

Renewed from <u>07-9-2013</u> to <u>07-9-2015</u>	Renewed fromto	Renewed fromto
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Thank You