

Proposed NU Business Name : M/s Islam Beez Vander



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Nazib Uddin</i> Vill: Choto Mingiya, Union: 2 no. Charul, Post: Lahiri - 5141, Upazila: Baliadangi, District: Thakurgaon.
Age	:	27 Years
Marital status	:	Married
Children	:	01 (One) Son
No. of siblings:	:	03 (Three) Sisters and 02 (Two) Brothers
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. Nur Nahar Begum
(iii) Father's name	:	Md. Azizul Islam
(iv) GB member's info	:	<i>Branch: Charul, Baliadangi, Centre # 58/Mo, Loan no.:4879, Member since October 12, 2009 First loan: Tk. 4,000 Existing loan: Nil,</i>
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	Yes
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Dakhil
Present Occupation (Besides own business, i.e., persuing 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.)	:	01 (One) year and 06 (Six) months experiences in this business. He started the business with BDT 30,000 (Thirty thousand). : He has on hand training.
Other Own/Family Sources of Income	:	Father income from business (Seed business).
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01717153246
NU's National ID No.	:	9410852553206
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nur Nahar Begum is a GB member since October 12, 2009 at first she took GB loan BDT 4,000 (Four thousand).
- Gradually she took loan several times and utilized it for purchasing land (22 decimal), purchasing cow, mortgaging land (18 decimal), household purposes and assisting her husband in business.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her husband.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/s Islam Beez Vander</i>
Address/ Location	:	Lahiri hat, Baliadangi, Thakurgaon.
Business Category	:	Agro-based Business
Total Investment in BDT	:	Tk. 376,000
Financing	:	Self Tk. 176,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,500 (Five thousand five hundred)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	On an average 14%
(ii) Estimated % of proposed gross profit margin	:	On an average 14%
(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 (A)	6,500	169,000	2,028,000
Less: Cost of Sales (B)	5,590	145,340	1,744,080
Gross Profit (C) [C=(A-B)]	910	23,660	283,920
Less: Operating Cost:			
Electricity bill		300	3,600
Generator bill		180	2,160
Shop rent		500	6,000
Night Guard bill		40	480
Conveyance		3,000	36,000
Mobile bill		600	7,200
Present Salary (Self)		5,500	66,000
Present Salary (Assistant-3)		7,500	90,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		269	3,230
Total Operating Cost (D)		18,689	224,270
Net Profit (C-D):		4,971	59,650

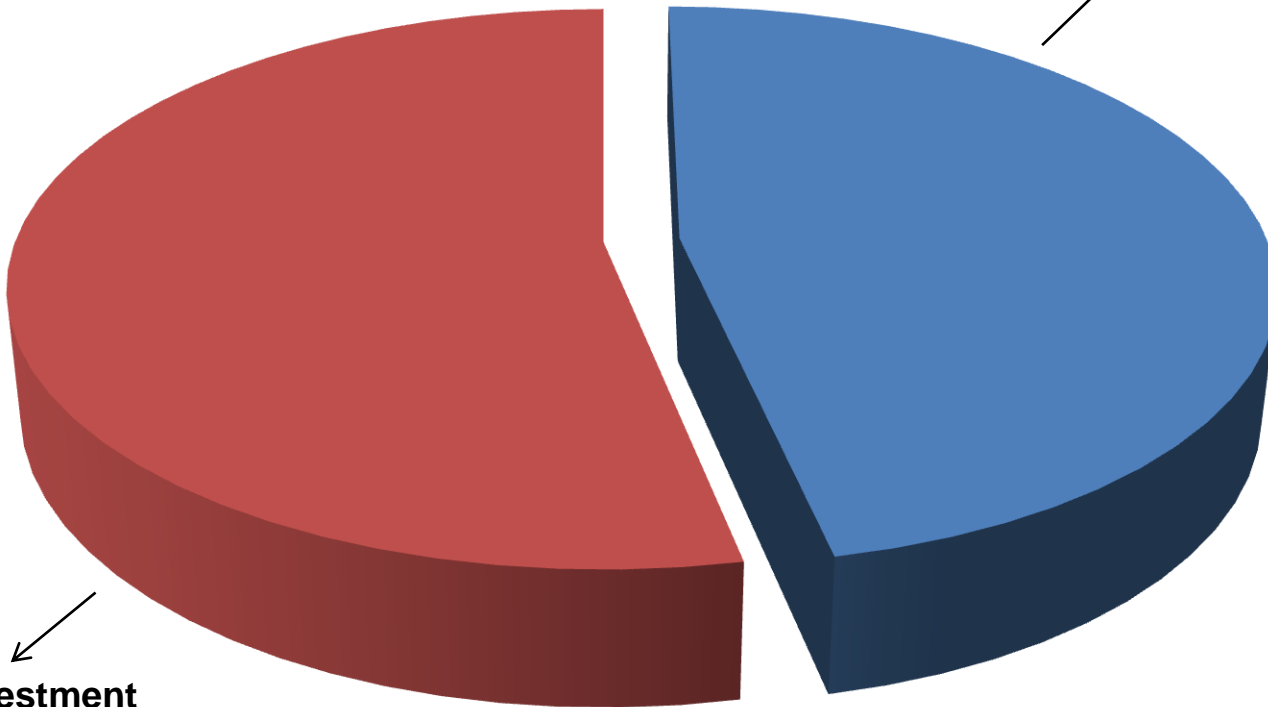
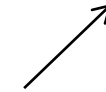
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in products (different types of seed)	116,380	200,000	316,380
Investment in Machineries (pressing machine, weight machine and fan etc)	13,400		13,400
Debtors	24,696		24,696
Creditors	(22,770)		(22,770)
Cash in hand	2,094		2,094
Decoration (fixture & fittings)	12,200		12,200
Advance for shop	30,000		30,000
Total Capital	176,000	200,000	376,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 176,000
- GTT's Investment BD 200,000
- Total Capital BDT 376,000

Entrepreneur's
Contribution 47%



GTT's Investment
53%



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)	8,500	221,001	2,652,016	9,350	243,101	2,917,217	9,818	255,257	3,063,078
Less: Cost of Sales (B)	7,310	190,061	2,280,733	8,041	209,067	2,508,807	8,443	219,521	2,634,247
Gross Profit (C) [C=(A-B)]	1,190	30,940	371,282	1,309	34,034	408,410	1,374	35,736	428,831
Less: Operating Cost:									
Electricity bill		400	4,800		500	6,000		600	7,200
Generator bill		180	2,160		180	2,160		210	2,520
Shop rent		500	6,000		500	6,000		800	9,600
Night Guard bill		40	480		70	840		70	840
Conveyance		3,500	42,000		4,000	48,000		4,500	54,000
Mobile bill (SMS & Reporting)		900	10,800		1,000	12,000		1,000	12,000
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		6,000	72,000		6,500	78,000		7,000	84,000
Proposed Salary (Assistant-3)		7,500	90,000		9,000	108,000		9,000	108,000
Other Cost (stationary & Entertainment etc.)		1,000	12,000		1,200	14,400		1,400	16,800
Non Cash Item:									
Depreciation Expenses		269	3,230		269	3,230		269	3,230
Total Operating Cost (D)	-	21,623	251,470	-	24,553	294,630	-	26,183	314,190
Net Profit (C-D):	-	9,318	119,812	-	9,482	113,780	-	9,553	114,641
Retained Income			119,812			233,593			348,234

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment including 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)	127,812	129,780	130,641
1.3	Depreciation Expenses	3,230	3,230	3,230
1.4	Opening Balance of Cash Surplus	-	83,042	120,053
	Total Cash Inflow	331,042	216,053	253,924
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	83,042	120,053	157,924

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 03
Future employment: 0
- Trade License in his own name;
- Ownership in his own name;
- Maintains books of record;
- 01 (One) Year and 06 (Six) months working experience.

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Located in bazar place;
- Increasing demand;
- The Capital of the entrepreneur will be BDT 524,234 after 3 years excluding payback of investor's money.

THREATS

- Increase of local competitors;
- Political unrest.

Presented at 5th In-house Executive Social Business Design Lab
on May 06, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures







বীজ ডিলার হিসাবে নিবন্ধনের প্রত্যয়নপত্র
Certificate of Registration as Seed Dealer

Registration No : SW/MOA/2033 Date : 15.10.2014

প্রত্যয়ন করা যাইতেছে যে, বীজ (সংশোধনী) আইন, ২০০৫ ইং (অধ্যাদেশ নং XXXIII, ১৯৭৭) এর বিধান অনুযায়ী
This is to certify that as per provision of the Seeds (Amendment) Act, 2005 (Ordinance No. XXXIII of 1977)

মেসার্স ইমরান হাজ ৬৭১৬ নং রাস্তা, কান্দিয়াডাঙ্গা,
চাঁকুরগাঁও কে বীজ ডিলার হিসাবে নিবন্ধিত করা হইল।

M/S _____
is/are hereby registered as a Seed Dealer.

তাহাকে বীজ অধ্যাদেশ, বীজ আইন ও জাতীয় বীজ নীতির সংশ্লিষ্ট বিধানাবলী মনিয়া চলিতে হইবে; অন্যথা এই নিবন্ধিতকরণ বাতিল করা হইবে। He should abide by the related rules of Seed Ordinance, Seed Rules & National Seed Policy. Otherwise this registration will be cancelled.

স্বাক্ষরিত করিলেন

সদস্য সচিব, জাতীয় বীজ বোর্ড
এম
সংগঠন, ইম ইম
ইম ইম
Member Secretary, National Seed Board
&
Director General, Seed Wing
Ministry of Agriculture

রাষ্ট্রপাল কর্তৃক, SW-1000 | Bangladesh Secretariat, Dhaka-1000.
তারিখ | Date : 15.10.2014
L25
Written by :
Compared by :

ইউ পি ফরম- ১৩

অর্থ বৎসর.....২০১৬-১৭.....তারিখ.....
ক্রমিক নং-১



ট্রেড লাইসেন্স

২নং চাড়োল ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, চাঁকুরগাঁও।

বহি নম্বর১৩
লাইসেন্স নম্বর _____ তারিখ _____
লাইসেন্সধারীর নাম ট্রেডার নাতির ইমরান
পিতা / খামীর নাম মোঃ আশিকুল ইসলাম
ঠিকানা হেপ্টারিপুরী নোহিদিয়া
পেশার ধরন ও অবস্থান চাঁকুরগাঁও ইমরান হাজ বীজ ডিলার
১০/১১ ২০১৫

ফি প্রদানের পরিমাণ ২০০ টাকা (দুইশত টাকা মাত্র)
প্রাপ্ত হয়ে তার ব্যবসা / বৃত্তি / পেশা _____
এই লাইসেন্স প্রদান করা হলো।
তারিখ ১২/১০/১৫

স্বাক্ষরিত করিলেন

আবু হাম্মাত মুজিব্বী
চেয়ারম্যান
২নং চাড়োল ইউনিয়ন পরিষদ
বালিয়াডাঙ্গী, চাঁকুরগাঁও।
চেয়ারম্যানের স্বাক্ষর





Thank You