

Proposed NU Business Name: **MS JOY KITNASHOK BIPONEE**



Project identification and prepared by: Md. Shahjahan Shiraji,
Puthia Unit, Rajshahi

Project verified by: MD Abdul Mannan Talukdar



Brief Bio of The Proposed Nobin Udyokta

Name	:	SREE JOYDEB KUMAR
Age	:	03-04-1993 (22 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	1 Brother & 1 Sisters
Address	:	Vill: Teghor, P.O: Golabari, P.S: Durgapur, Dist: Rajshahi
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SREEMOTI HIRA RANI
(iii) Father's name	:	SREE SUBOL CHANDRA DAS
(iv) GB member's info	:	Branch: Shilmaria, Puthiya Centre # 106(Female), Member ID: 11295, Group No: 04 Member since: 1994 (22 Years) First loan: BDT 3000
Further Information:		Existing Loan: BDT 50000, Outstanding loan: 33040
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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	:	4 years experience in running business. He has 3 Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	02748-555776
Mother's Contact No.	:	01750-352261
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Puthia Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SREEMOTI HIRA RANI joined Grameen Bank since 22 years ago. At first she took 30000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MS JOY KITNASHOK BIPONEE
Location	:	Mollapara Bajar, Puthia
Total Investment in BDT	:	BDT 150000/-
Financing	:	Self BDT 100000/-(from existing business) 67% Required Investment BDT 50000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	09 ft x 12 ft= 108square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Fertilizer .▪Average 12% gain on sale.▪The business is operating by entrepreneur. Existing NO employees.▪The shop is rented.▪Agreed grace period is 3 months.

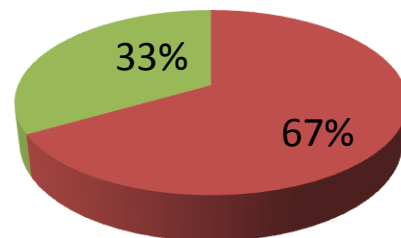
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Fertilizers & insecticides	4000	120000	1440000
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Fertilizers & insecticides	3520	105600	1267200
Total variable Expense (B)	3,520	105600	1267200
Contribution Margin (CM) [C=(A-B)]	480	14400	172800
Less Variable Expense			
Electricity bill		200	2400
Transportation		1,500	18000
Salary (self)		5000	60000
Salary(Staff)			
Entertainment		500	6000
Guard		100	1200
Mobile bill		300	3600
Total fixed cost (D)		7,600	91200
Net Profit (E)= [C-D]		6,800	81600

Investment Breakdown

Particulars	Existing	Proposed	Total
Manco jeb	6,000	10,000	16000
Sulfar	2,500	10,000	12500
Insectisides	20,000		20000
Danta	8,500	10,000	18500
Fertilizers	50,000	20,000	70000
Insectisides powder	13,000	0	13000
	100,000	50,000	150000

Source of Finance



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2
Revenue(Sales)				
Fertilizers & insectisides	5600	168000	2016000	2116800
Total Sales (A)	5600	168000	2016000	2116800
Less Variable Expense				
Fertilizers & insectisides	4928	147840	1774080	1862784
Item				
Total variable Expense (B)	4,928	147840	1774080	1862784
Contribution Margin (CM) [C=(A-B)	672	20160	241920	254016
Less Variable Expense				
Electricity bill		400	4800	5000
Transportation		1,700	20,400	54,500
Salary (Self)		5000	60000	60000
Entertainment		600	7200	7400
Mobile bill		400	4800	5000
Total fixed cost (D)		8,100	97,200	131,900
Net Profit (E)= [C-D]		12060	144720	122,116
Investment Payback			30,000	30,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	144,720	122,116
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		114,720
	Total Cash Inflow	194720	236836
2	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30000	30000
	Total Cash Outflow	80,000	30000
3	Net Cash Surplus	114,720	206836

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

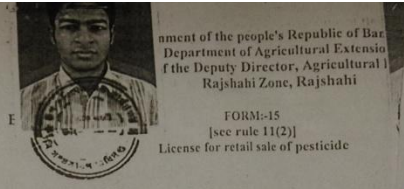








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ment of the people's Republic of Bar
Department of Agricultural Extensio
of the Deputy Director, Agricultural
Rajshahi Zone, Rajshahi

FORM-15
[see rule 11(2)]
License for retail sale of pesticide

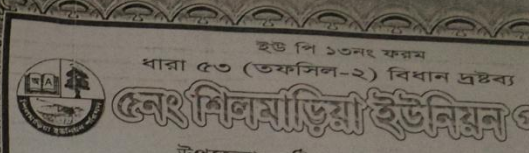
M/s শ্রী জয়দেব কুমার দাস is here
Pesticide(s) by retail sale on the premises situated at মোহো
the conditions specified below and to the provision of the
(No. 11 of 1971) and the rules made hereunder.

1. License e shall be in force for a period of two years from
2. Pesticides to be sold. সরকার অনুমোদিত সকল বাজাইনাম
License No.: 5608
Date: ২৬/০৩/২০১৫
Valid up to.....

Condition
1. The license shall be displayed in a prominent place
open to the public.
2. The license shall comply With the provision of the pes
roles made hereunder,



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যক্তিগত অন্য
কোনও পাঠ্যকালে কোনও ক্ষেত্রে অফিসে জমা দেবার জন্য অনুমোদিত করা হইবে।
ঠিকানা: হুমায়ুন কবীর, ৩৯৩৩, গোলকমলী - ১২১০, দুপুরপুর, রাজশাহী।
প্রদানের তারিখ: ২৪.০২.২০১০



উপজেলাঃ পুঠিয়া, জেলাঃ রাজশাহী।
রেট লাইসেন্স

তারিখ: ৪.১২.১০৫।২.০১।১৫
"সেমসি" জয়দেব কুমার দাস ক্রমিক নং
লাইসেন্স নং-৩২৭ বিপনি।
লাইসেন্সকারীর নাম: শ্রী জয়দেব কুমার

পিতা/স্বামীর নাম: শ্রী হুমায়ুন কবীর
ঠিকানা: মোহো পাহাড়া বাজার, মোহো, রাজশাহী

পেশা/বৃত্তি/ব্যবসার ধরণ: রিপারমেন্ট
লাইসেন্স বলবৎ থাকার মেয়াদ: ১৩.০৬.২০১৬ পর্যন্ত
প্রদত্ত ফি এর পরিমাণ: ৩০৫

কথায়: তিন শত টাকা মাত্র
ব্যবসা/পেশা/বৃত্তি চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

FAMILY PICTURE

