

Proposed NU Business Name : M/S Rafik Traders



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	<i>Md. Rafikul Islam</i> Vill: Rotnai (Morol Bosti), Union: 7 no Amazankhor, Post: Horinmarihat, Upazila: Baliadangi, District: Thakurgaon.
Age	:	28 Years
Marital status	:	Married
Children	:	1 (one) Son & 1 (one) Daughter
No. of siblings:	:	3 (three) Brothers & 1 (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. Somina Khatun
(iii) Father's name	:	Md. Tajib Uddin
(iv) GB member's info	:	<i>Branch: Amazankhor, Baliadangi, Centre # 19/Mo Loan no.: 3143, Member since May 2, 2005, First loan: Tk. 3,000 Existing 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	:	H.S.C
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.)	:	06 (six) years experience in selling pesticides & fertilizer business. He started the business only with Tk. 86,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01738280067
NU's National ID No.	:	9410810633074
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Somina Khatun is a GB member since May 2, 2005, , at first she took GB loan BDT 3,000 (Three thousand).
- Gradually she took GB loan several times and utilized for building house, assisting her son in business and cultivation.
- Finally GB loan helped her to improve her economic condition, livelihood and expanding the existing business of her son.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S Rafik Traders</i>
Address/ Location	:	School Bazar, Baliadangi, Thakurgaon
Business Category	:	Agro-based Business
Total Investment in BDT	:	Tk. 695,000
Financing	:	Self Tk. 395,000 (from existing business) Required Investment Tk. 300,000 (as equity)
Present salary/drawings from business	:	Taka 7,000 (Seven thousand)
Proposed Salary (estimates)	:	Taka 8,000 (Eight thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 7%
(ii) Estimated % of proposed gross profit margin	:	On an average 7%
(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 (retail & wholesale) (A)	15,000	390,000	4,680,000
Less: Cost of Sales (B)	13,950	362,700	4,352,400
Gross Profit (C) [C=(A-B)]	1,050	27,300	327,600
Less: Operating Cost:			
Electricity bill		450	5,400
Night Guard bill		100	1,200
Shop rent (self)		-	-
Mobile bill		600	7,200
Conveyance		4,000	48,000
Present Salary (Self)		7,000	84,000
Present Salary (Assistant-1)		1,500	18,000
Other Cost (stationary & entertainment etc.)		1,100	13,200
Non Cash Item:			
Depreciation Expenses		125	1,500
Total Operating Cost (D)		14,875	178,500
Net Profit (C-D):		12,425	149,100

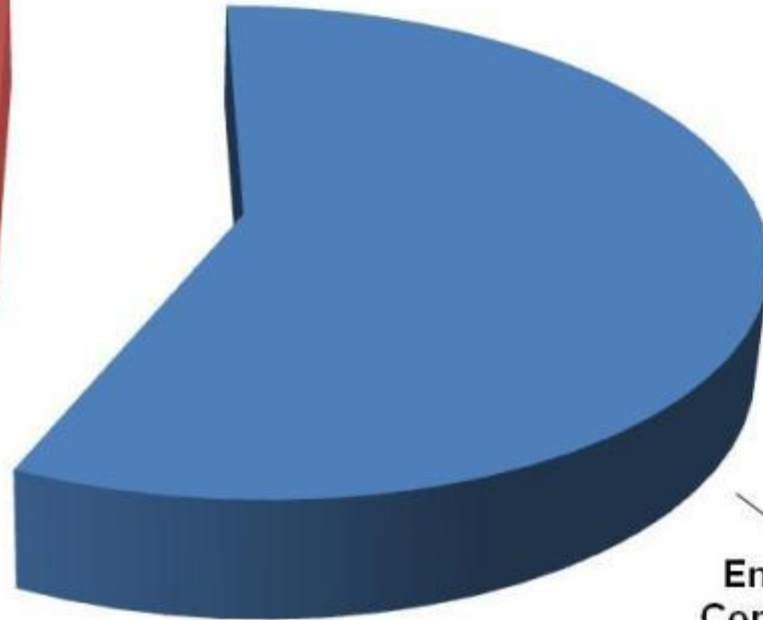
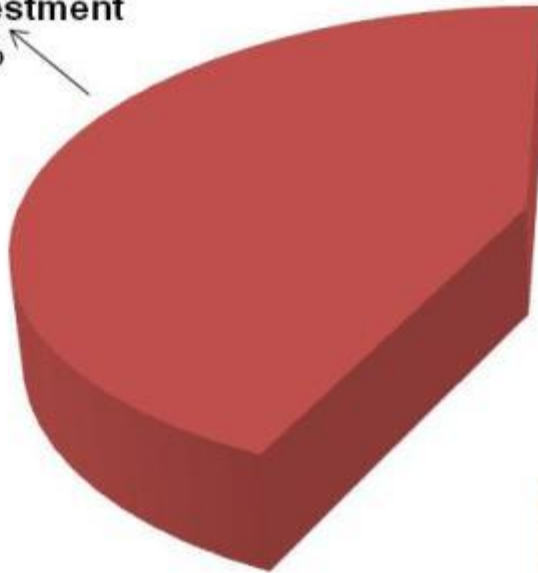
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Pesticides & Fertilizer-Urea, Potassium, TSP, Gypsum etc.	359,100	300,000	659,100
Cash in hand	5,000	-	5,000
Debtors	175,900	-	175,900
Decoration (fixture and fittings)	15,000	-	15,000
Creditors	(160,000)	-	(160,000)
Total Capital	395,000	300,000	695,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 395,000
- GTT's Investment BD 300,000
- Total Capital BDT 695,000

GTT's Investment
43%



Entrepreneur's
Contribution 57%

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 (retail & wholesale) (A)	22,000	572,009	6,864,109	24,200	629,210	7,550,520	25,410	660,671	7,928,046
Less: Cost of Sales (B)	20,460	531,968	6,383,622	22,506	585,165	7,021,984	23,632	614,424	7,373,083
Gross Profit (C) [C=(A-B)]	1,540	40,041	480,488	1,694	44,045	528,536	1,779	46,247	554,963
Less: Operating Cost:									
Electricity bill		550	6,600		650	7,800		750	9,000
Night Guard bill		100	1,200		150	1,800		150	1,800
Shop rent (self)		-	-		-	-		-	-
Mobile bill (including SMS & Reporting)		800	9,600		1,000	12,000		1,000	12,000
Conveyance		7,000	84,000		9,000	108,000		10,000	120,000
Ownership Transfer Fee		2,000	12,000		2,000	24,000		2,000	24,000
Proposed Salary-Self		8,000	96,000		9,000	108,000		9,000	108,000
Proposed Salary (Assistant-1)		2,000	24,000		2,500	30,000		3,000	36,000
Other Cost (stationary & entertainment etc.)		1,300	15,600		1,500	18,000		1,700	20,400
Non Cash Item:									
Depreciation Expenses		125	1,500		125	1,500		125	1,500
Total Operating Cost (D)	-	21,875	250,500	-	25,925	311,100	-	27,725	332,700
Net Profit (C-D):	-	18,166	229,988	-	18,120	217,436	-	18,522	222,263
Retained Income			229,988			447,424			669,687

Note: 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	300,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	241,988	241,436	246,263
1.3	Depreciation Expenses	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus	-	171,488	270,424
	Total Cash Inflow	543,488	414,424	518,187
2.0	Cash Outflow			
2.1	Product Purchase	300,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	72,000	144,000	144,000
	Total Cash Outflow	372,000	144,000	144,000
3.0	Total Cash Surplus	171,488	270,424	374,187

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 01
- Future employment: 0
- Ownership of Business in own name
- Six years experience

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Location of shop;
- Increasing demand;
- The capital of Entrepreneur will be Tk. 1064,687 after 3 years excluding payback of investor's money.

THREATS

- Local Competition

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

Thank you

Pictures



স্বাস্থ্য সেবা পরিদপ্তর
মেসার্স নৃত্যিক জৈতানি
স্বাস্থ্য সেবা পরিদপ্তর
স্বাস্থ্য সেবা পরিদপ্তর





নিবেশন
(আবর্তন ২১)
বিধি ১৩)

ইউ/নং ৩৫৫/১০

ট্রেড লাইসেন্স

৭নং আমজানখোর ইউনিয়ন পরি
উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠ
অর্থ বছর : ২০১৫-

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: মোঃ হাজিবুল ইসলাম
Name: Md Haziqul Islam
পিতা: মোঃ হাজিব উদ্দিন
Father: Md Haziqul Uddin
তারিখ: ০৫.১১.১৯৬৬
Date of Birth: 05.11.1966
ID NO: 9410810633074

তারিখ নং: ২৪/০১/১৫

লাইসেন্স নং: ২০ ২০১৫-২০১৬ তারিখ: ২৪/০১/১৫

বাবসা প্রতিষ্ঠানের নাম: শ্রীমতী হাজিবুল ইসলাম

মাগিক প্রোপার্টিবের নাম: শ্রী. হাজিবুল ইসলাম

পিতা/স্বামীর নাম: শ্রী. হাজিব উদ্দিন

গ্রাম: হাজিব ইউনিয়ন জাতি: হাজিব মুসলিম

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

পেশার বৃত্তি: সাবু ও বীজ ব্যবসায়

... ০০/০০/০০ ... ইং তারিখ পর্যন্ত বলাবে।

ডি প্রস্তুতির পরিমাণ: ২০১৫ টাকায়।

ওখর: ০০০০০০০০০০

ক্র: ৩ যে তার বাবদ/বৃত্তিপেশা...
২০১৫-১০১৬ অর্থ বছরে চাষিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হল।

তারিখ: ২৪/০১/১৫

স্বাক্ষর: হাজিবুল ইসলাম

Form 15
(See rule-12(2))



Licence for Retail Sale of Pesticide

M/S: _____
 Prop.Mr. শ্রী. হাজিবুল ইসলাম S/O: হাজিবুল ইসলাম
 Vill হাজিব P.O. হাজিব Upazilla হাজিব
 Dist: Thakurgaon, is here by granted

- 1 Licence to sell pesticide (s) by retail sale on the premises situated at হাজিব subject to the conditions specified below and to the provisions of the pesticide Ordinance, 1971 (No. 11 of 1971) and the rules made there under.
- 2 Licence shall be in force for a period of two years from the date of issue ২০১৫-১০১৬
- 3 Pesticides to be sold: All registered pesticides only

Licence No. ১০০৩৫৫
 Date of last ০১/০১/১৫

হাজিবুল ইসলাম
 Licensing Authority
 Thakurgaon

- Conditions:
1. The Licence shall be displayed in a prominent place in any part of the premises open to the public.
 2. The Licence shall comply with the provisions of the pesticide Ordinance, 1971 and the rules made there under.
 3. The Licence shall not be allowed to take commission for retail sale of pesticides exceeding the rate fixed by Government.

4 RENEWAL

Renewed from	Renewed from	Renewed from
_____ to _____	_____ to _____	_____ to _____
_____ to _____	_____ to _____	_____ to _____



Thank You