



**Grameen Kalyan**

**Proposed NU Business Name: *Tanvir Varsity Store.***



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md. Romjan Ali Sarker Vill: Anondipur, Post: char khoricha bazaar, Upazilla: Mymensingh Sadar, District: Mymensingh
Age	:	29 Years.
Marital status	:	Married.
Progeny	:	3 (Three) Sons
No. of siblings:	:	3 (Three ) Brothers & 2 (Two) sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst. Hazera Begum
(iii) Father's name	:	Md. Abdul Motaleb
(iv) GB member's info	:	Branch: Shertti,Mymensingh, Group # 01, Centre # 10/M, Loan no. 1507, Member since: 2013, First loan: Tk.20,000, Last loan: 15,000, Outstanding: 10,330.
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	S.S.C.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Own business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 02 years experience in this business.
Other Own/Family Sources of Income	:	Agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01718-077670
National ID number	:	19876115294103961
NU Project Source/Reference	:	Grameen kalyan, Mymensingh Unite, Mymensingh.(FS-Md. Nur Jamal Haque, ID No:2562)

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2013. At first she took GB loan BDT 20,000 (Twenty thousand) and used the money in household development. Gradually several times she took GB loan and utilized it in business purposes.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Tanvir Varity Store.
Address/ Location	:	Joy Bangla Bazaar, Mymensingh sadar, Mymensingh.
Total Investment in BDT	:	<b>BDT: 2,70,500/-</b>
Financing	:	Self financing: <b>BDT: 1,70,500</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT <b>5,000</b> (five thousand only)
Proposed Salary	:	BDT <b>6,000</b> (Six thousand only)
Proposed Business Implementation Plan:	:	<p>This is an on going business so the fund need to increase the volume of existing product.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Different Kinds of Agricultural medicine products will be buy &amp; Sold.</li> <li><input type="checkbox"/> Estimated sales is @ Tk. 6,500 per day.</li> <li><input type="checkbox"/> Profit margin on average sale 14 % on sales.</li> <li><input type="checkbox"/> Payback period is estimated to be 3 years.</li> <li><input type="checkbox"/> Expected date to start the project as soon as possible.</li> </ul>

## *EXISTING BUSINESS OF NOBIN UDYOKTTA*

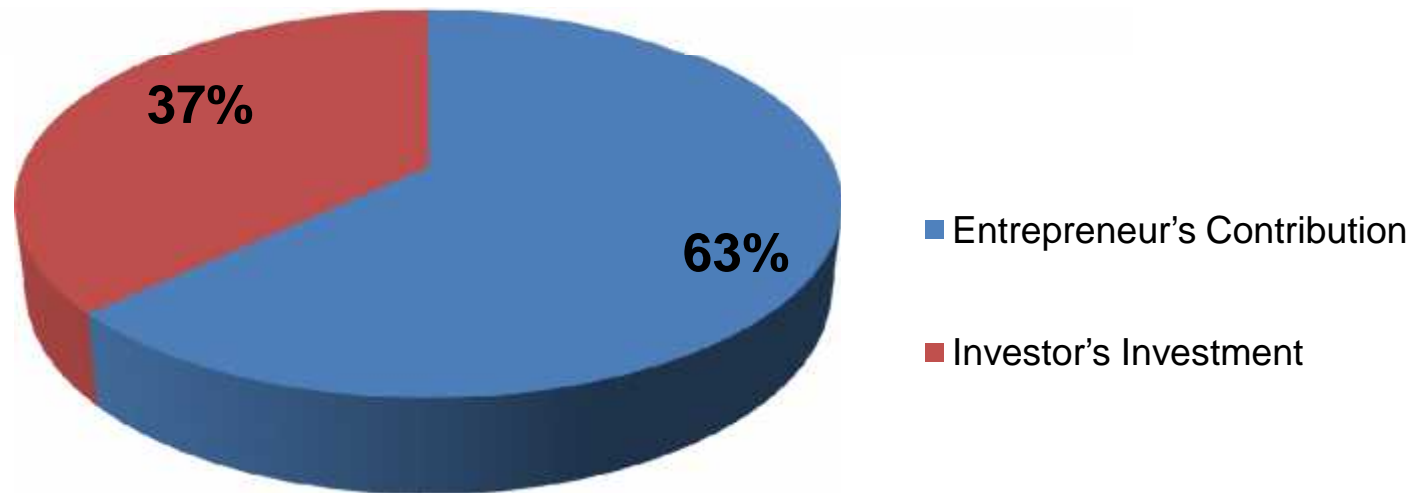
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	5,000	125,000	1,500,000
<b>Less: Cost of Sales (B)</b>	4,300	107,500	1,290,000
<b>Gross profit (GP)= [C (A-B)]</b>	<b>700</b>	<b>17,500</b>	<b>210,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		500	6,000
Shop Rent		1,200	14,400
Transportation		1,000	12,000
Mobile bill		500	6,000
Night guard bill		150	1,800
Present salary		5,000	60,000
Other Expenses		300	3,600
<b>Non Cash Item:</b>			
Depreciation Expenses			2,000
<b>Total Operating Cost (D)</b>		<b>8,650</b>	<b>105,800</b>
<b>Net Profit (C-D)</b>		<b>8,850</b>	<b>104,200</b>
<b>Retained Income:</b>			<b>104,200</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total Cost (BDT) (1+2)</b>
Shop Advance	20,000		20,000
Machineries	6,500		6,500
Furniture (Decoration)	14,000		14,000
ACI Agricultural medicine; Flora, supper hit, fitter & etc.	45,000	25,000	70,000
Syngenta Agricultural medicine; Rifit, Thiovit, furadan & etc.	15,000	10,000	25,000
Kohinur Agricultural medicine; Bajan, borderplus, & etc.	40,000	15,000	55,000
Green Bangla Agricultural medicine;	5,000	5,000	10,000
Various DM group Agricultural medicine	5,000	10,000	15,000
Various fertilizer	15,000	35,000	50,000
Cash in Hand	5,000	-	5,000
<b>Total</b>	<b>170,500</b>	<b>100,000</b>	<b>270,500</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	170,500	63
Investor's Investment	100,000	37
<b>Total Investment</b>	<b>270,500</b>	<b>100</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>									
Estimated Sales	6,500	162,500	1,950,000	7,150	178,750	2,145,000	7,865	196,625	2,359,500
<b>(B) Total Cost of Sales</b>	5,590	139,750	1,677,000	6,149	153,725	1,844,700	6,764	169,098	2,029,170
<b>Gross profit (GP)= [C (A-B)]</b>	<b>910</b>	<b>22,750</b>	<b>273,000</b>	<b>1,001</b>	<b>25,025</b>	<b>300,300</b>	<b>1,101</b>	<b>27,528</b>	<b>330,330</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		550	6,600		605	7,260
Shop Rent		1,200	14,400		1,320	15,840		1,452	17,424
Transportation		1,500	18,000		1,650	19,800		1,815	21,780
Proposed salary-self		6,000	72,000		6,600	79,200		7,260	87,120
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item:</b>									
Depreciation Expenses			2,000			2,200			2,420
<b>Total Operating Cost (D)</b>		<b>10,200</b>	<b>124,400</b>		<b>11,220</b>	<b>136,840</b>		<b>12,342</b>	<b>150,524</b>
<b>(C-D) Net Profit</b>		<b>12,550</b>	<b>148,600</b>		<b>13,805</b>	<b>163,460</b>		<b>15,186</b>	<b>179,806</b>
<b>Retained Income:</b>			<b>148,600</b>			<b>163,460</b>			<b>179,806</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

## ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b><u>Cash Intflow</u></b>			
Opening Balance	5,000	213,600	337,060
Capital Infusion by Investor	100,000		
Sales	1,950,000	2,145,000	2,359,500
<b>Total Receipts</b>	<b>2,055,000</b>	<b>2,358,600</b>	<b>2,696,560</b>
<b><u>Cash Outflow</u></b>			
Cost of goods sold	1,677,000	1,844,700	2,029,170
Operating expenses	124,400	136,840	150,524
Return to investor	40,000	40,000	40,000
<b>Total payment</b>	<b>1,841,400</b>	<b>2,021,540</b>	<b>2,219,694</b>
<b>Closing Balances</b>	<b>213,600</b>	<b>337,060</b>	<b>476,866</b>

# SWOT ANALYSIS

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 1
- Skill and experience.
- Ownership in his own name.

## **W**EAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.

## **O**PPORTUNITIES

- Location of shop.
- Fixed customer.
- Investor's money will be payback in  
Three years.

## **T**HREATS

- Theft;
- Fire.
- Credit Sales.

Presented at 32<sup>nd</sup> SB Ex. Design Lab on 21<sup>st</sup>  
August, 2016 at Grameen Kalyan

Thank you

# Trade License

ইউপি ফরম-১৩

নং-১৩

**লাইসেন্স ফি আদায় রেজিস্টার**

আব্দ বছর ২০২৫-২০২৭

ক্রমিক নং: 12

**লাইসেন্স**

২য় স্ট্রীট ইন্ডিয়ান পলিসি  
সদর উপজেলা  
সামসাদপুর জেলা  
তারিখ: ২০/৭/২৫

লাইসেন্স নং: ১২, বনজীর ভোগাইচি রোড।

লাইসেন্সধারীর নাম: মোঃ মোঃ ইমরুল কামাল (ইমরুল)

পিতা/স্বামীর নাম: মোঃ মোঃ মিজানুর রহমান হোসেন

ঠিকানা: সামসাদপুর রাস্তার, সদর, সামসাদপুর।

পেশার বর্ণন: চাউল, কচিলাসাদা, মাংস প্রভৃতি বিক্রয়।

০০/৩/২০২৭, তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা: ২৬০০/-

তথ্য: ১. ফটোকপি সহ।

প্রাপ্ত হচ্ছে তার ব্যবসা/পুঁজি/পেশা

চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: \_\_\_\_\_

চেয়ারম্যানের দপ্তর  
মোঃ সওদাগর হোসেন (স্বাক্ষর)  
উপজেলা  
সামসাদপুর

# Drug License

  
Govt. of the People's Republic of Bangladesh  
**Office of the Deputy Director of Agriculture**  
Deptt. of Agricultural Extension  
Mymensingh Zone, Mymensingh

Book No. \_\_\_\_\_ **5941** **60** Original

**FORM 15**  
[See rule 12(2)]

**Licence for retail sale of pesticide**

M/S শ্রীমতী প্রমোদা/কে. প্রো. প্রো. ইমপোর্ট কোম্পানি (প্ৰাইভেট) লিমিটেড, গ্রেডুইং ইন্ডাস্ট্রি  
হাসেম, বাম-ডেকান্ডার, পোঃ কুমারনাথপুর, সদর, ময়মনসিংহ-২ is hereby  
granted licence to sell pesticide (s) by retail sale on the premises situated at  
কুমারনাথপুর, সদর subject to the conditions specified below and to the provision 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: সরকার অনুমোদিত সকল প্রকার বাসাইনাশক কোম্পানীর কর্তৃত্বের অধীনে বাপেফে

Licence No. ৫৬৩২  
Date ০৫/০৫/২০১৮



  
**Deputy Director of Agriculture**  
Gradation No. 1753  
**Plant Protection Specialist**  
**Department of Agricultural Extension**  
Mymensingh  
**Licensing Authority**  
(Seal)

**Conditions**

- The licensee shall be displayed in a prominent place in any part of the premises open to the public.
- The licensee shall comply with the provisions of the Pesticide Ordinance, 1971 and the rule made thereunder.
- The licensee shall not be allowed to take wholesale commission for retail sale of pesticides exceeding the rate fixed by the Government.
- Renewal: বাসাইনাশকের লোকসানে শাস্ত প্রদান বিধি

















# NU With his Mother



*Thank You*