

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



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Bablur Rahman Vill: Choto Shingia, Union: 2 no. Charul, Post: Lahiri Hat, Upazila: Baliadangi, District: Thakurgaon
Age	:	27 Years
Marital status	:	Married
Children	:	1 son
No. of siblings:	:	02 Brothers, 01 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	:	Most. Rupban
(iii) Father's name	:	Md. Dobirul Islam
(iv) GB member's info	:	<i>Branch:</i> Charol, Baliadangi, <i>Centre #</i> 22/Mo, <i>Loan no.:</i> 1539, Member since 2007, <i>First loan:</i> Tk. 6,000 <i>Existing loan:</i> 18,000 , <i>Outstanding loan:</i> 12,060
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur's father is pays t GB loan
(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.)	:	08 years in selling insecticides, seeds and fertilizer. He started this business only with Tk. 40,000. : He worked in his cousin's shop for two years and managed his own capital from there.
Other Own/Family Sources of Income	:	They have 2 bighas agricultural land which provide yearly food requirement. Her mother has a cattle farm. At present there are 4 cows and 8 goats.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01739 019102
NU's National ID No.	:	19878410852032693 (birth certificate number)
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Moriam Begum took loan amounting to **Tk. 6,000** from Grameen Bank in the year of 2007 for cultivation of land;
- Gradually she took loan several times and utilized cultivation of land, in purchasing cows, goats and cultivation land;
- At present she has 2 bighas agricultural land.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>M/S. Bablu Traders</i>
Address/ Location	:	Lahiri Hat, Baliadangi, Thakurgoan
Total Investment in BDT	:	Tk. 605,000
Financing	:	Self Tk. 305,000 (from existing business) Required Investment Tk. 300,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 8,000
Proposed Salary	:	Taka 10,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 15%
(ii) Estimated % of proposed gross profit margin	:	On an average 15%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

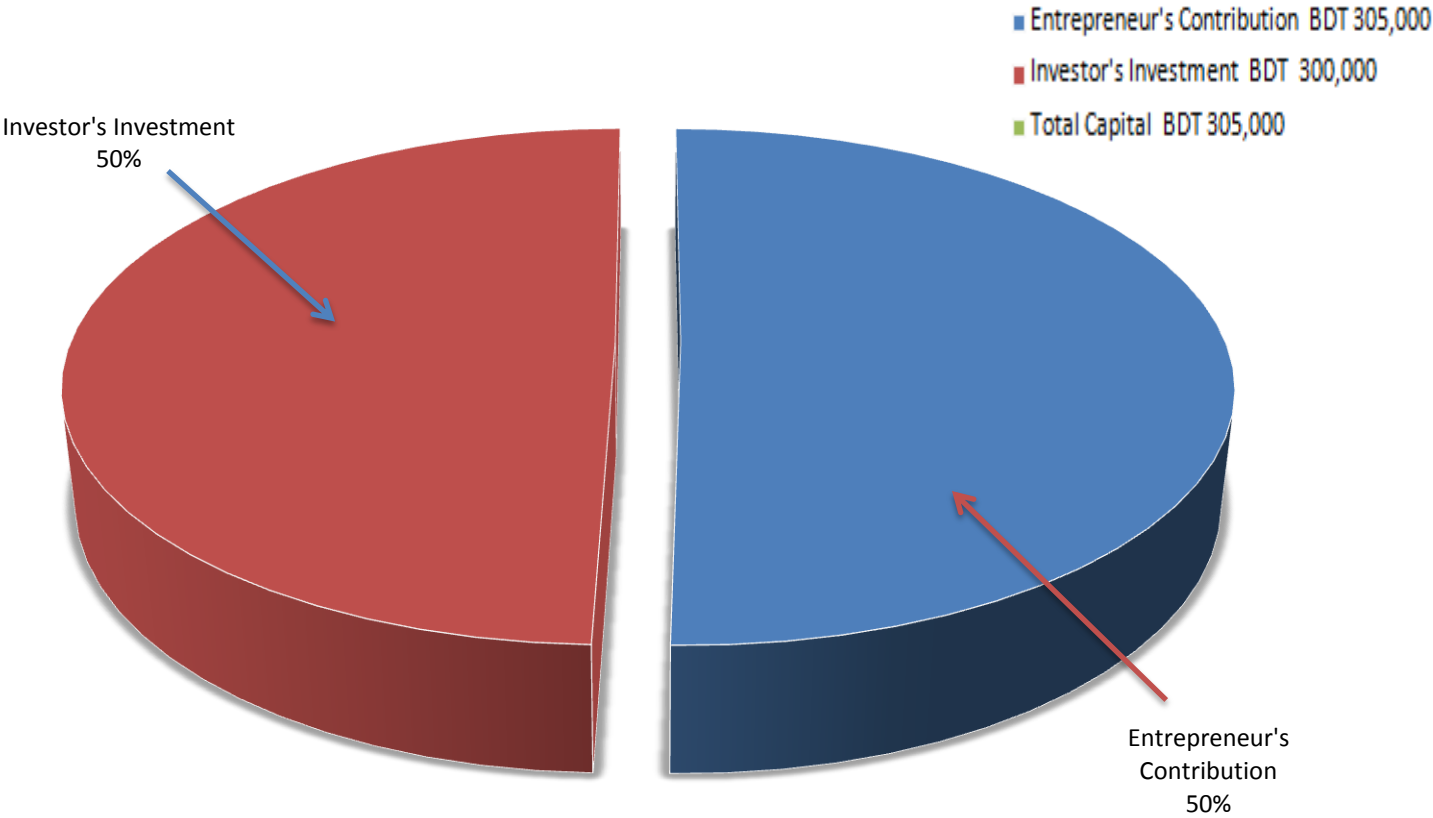
INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income (A)	6,000	168,000	2,016,000
Less: Cost of Sale (B)	5,100	142,800	1,713,600
Gross Profit (C) [C=(A-B)]	900	25,200	302,400
Less: Operating Cost:			
Electricity bill		200	2,400
Generator bill		100	1,200
Shop Rent		1,000	12,000
Night Guard bill		80	960
Conveyance		500	6,000
Other Cost		200	2,400
Salary (Self)		8,000	60,000
Non Cash Item:			
Depreciation Expenses		125	1,500
Total Operating Cost (D)		10,205	86,460
Net Profit (C-D):		14,995	215,940

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Insecticide	210,000	70,000	280,000
Investment in Sprey mechine	-	30,000	30,000
Investment in Fertilizer (Urea, Potassium, Zipsham, etc.)	20,000	200,000	220,000
Decoration	15,000	-	15,000
Advance for shop	60,000	-	60,000
Total Capital	305,000	300,000	605,000

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	8,700	243,600	2,923,200	9,135	255,780	3,069,360	9,592	268,569	3,222,828
Less: Cost of Sale (B)	7,395	207,060	2,484,720	7,765	217,413	2,608,956	8,153	228,284	2,739,404
Gross Profit (C) [C=(A-B)]	1,305	36,540	438,480	1,370	38,367	460,404	1,439	40,285	483,424
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		1,000	12,000		1,000	12,000		1,000	12,000
Night Guard bill		80	960		80	960		80	960
Mobile bill (SMS & Reporting)		250	3,000		250	3,000		250	3,000
Conveyance		500	6,000		500	6,000		500	6,000
Proposed Salary-Staff (1)		3,000	36,000		3,000	36,000		3,000	36,000
Proposed Salary-Self		10,000	120,000		10,000	120,000		10,000	120,000
Other Cost		200	2,400		300	3,600		400	4,800
Ownership Transfer Fee		2,000	12,000		2,000	24,000		2,000	24,000
Non Cash Item:									
Depreciation Expenses		125	1,500		125	1,500		125	1,500
-	-	17,485	197,820	-	17,605	211,260	-	17,735	212,820
Net Profit (C-D):	-	19,055	240,660	-	20,762	249,144	-	22,550	270,604
Cumulative Income			240,660			489,804			760,408

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	300,000	-	-
1.2	Net Profit	240,660	273,144	294,604
1.3	Depreciation Expenses	1,500	1,500	1,500
1.4	Opening Balance of Cash Surplus	-	170,160	300,804
	Total Cash Inflow	542,160	444,804	596,908
2.0	Cash Outflow			
2.1	Product Purchase	300,000	-	-
2.2	Investment Pay Back including Ownership Transfer Fee	72,000	144,000	144,000
	Total Cash Outflow	372,000	144,000	144,000
3.0	Total Cash Surplus	170,160	300,804	452,908

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located in a big bazaar with around 1000 shops
- 10 similar type of shops in that bazaar
- Good demand of product
- The capital of Entrepreneur will be Tk. 800,603 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors
- Fire

Presented at 38th Design Lab (executive session)

On

16 November, 2014 at Yunus Center

Thank you

Pictures



বিস্মিল্লাহির রাহ্মানির রাহিম।
মেসার্স বাবলু ট্রেডার্স।
এখানে সর্বপ্রকার রাসায়নিক সার, কীটনাশক, ডিজেল
বীজ খুচরা ও গাইকারী বিক্রয় করা হয়।
মোব: 01739019102.





Thank You