

A Nobin Udyokta Project

Maa Enterprise



NU Identified and PP Prepared by :
MD. Sohrab Hossain
Verified By: Md. Muzahid



GRAMEEN TRUST

Presented by
Md. Nazrul Islam

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	MD Nazrul Islam
Age	:	01 January 1982 (34years)
Marital status	:	Married
Children	:	Two daughters and One son
No. of siblings:	:	04 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	:	Mansura Begum
(iii) Father's name	:	MD Tajul Islam
(iv) GB member's info	:	Member from: 13-06-1995 to 10/02/2004 Branch:- Tamta Sharasty Centre No.- 28/M, Loanee no.- 2585 First loan: Tk.5,000 Existing loan: Nil Outstanding: Nil .
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education, till to date	:	Class Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Fertilizer Business.
Trade License No:		
Business Experiences	:	10 years
NU CONTACT NO		01828793391
Other Own/Family Sources of Income	:	Three Brothers are abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur



NU's mother has been a member of Grameen Bank (GB) from 13/06/1995 to 10/02/2004 (9years). At first she took a loan amount of Tk.5000 from GB. NU used this loan for his business inception and development. He also increased his asset from the business. They Gradually increased their economic condition through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Nazrul Enterprise
Address/ Location	:	Echapura Bazar Sharasty, Chandpur.
Total Investment in BDT	:	450,000
Financing	:	Self BDT :300,000 (from existing business) - 67% Required Investment BDT : 150,000 (as equity)- 33%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	10%
ii. Estimated % of proposed gross profit margin	:	10%
iii. Agreed grace period	:	02 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	7,000	210,000	2,520,000
Less: Cost of sales (B)	6,300	189,000	2,268,000
Profit (A-B)=[C]	700	21,000	252,000
Less: Operating Costs			
Electricity bill		200	2,400
Shop Rent		1,000	12,000
Mobile bill		350	4,200
Present salary/Drawings- self		8,000	96,000
Others .(TL fees, transport etc)		300	3,600
Non Cash Item:			
Depreciation (30000*10%15000*20%		66	800
Total Operating Cost (D)			
Net Profit (C-D):		9,916	118,992

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present items: Furniture: Advance: Present Goods Items (*) :	8,000 60,000 232,000		300,000
Proposed Items (**) :		150,000	150,000
Total Capital	300,000	150,000	450,000

(*) Details present Stock & () Proposed Items mentioned in next slide**

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Urea Fertilizer	168,400
T S P (Morocco)	6,000
M O P	7,000
Gypsum	13,000
T S P (Bangla)	8,000
Poison	8,400
Zinc	7,200
Sulfur	14,000
Total Present Stock	232,000

Proposed Stock Item	
Product name with quantity	Amount
Urea Fertilizer	10,000
T S P (Morocco)	5,000
M O P	20,000
Gypsum	7,000
T S P (Bangla)	16,500
Different kinds of poison	22,500
Total Proposed Item	150,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	8,000	24,000	2,880,000	8,500	255,000	3,060,000	9,000	270,000	3,240,000
Less: Cost of sales	7,200	216,000	2,592,000	7,650	229,500	2,754,000	8,100	243,000	2,916,000
Profit (10%)	800	24,000	288,000	850	25,500	306,000	900	27,000	324,000
Less: Operating Costs									
Electricity bill		200	2,400		220	2640		250	3,000
Shop Rent		1,000	12,000		1,000	12,000		1,000	12,000
Mobile bill		400	4,800		450	5,400		500	6,000
Present salary- self		9,000	108,000		9,000	108,000		9,000	108,000
Others		250	3,000		280	3,360		300	3,600
Depreciation (8000*10%) 800		66	800		66	800		66	800
Total Operating Cost (E)		10,916	131,000		11,016	132,200		11,116	133,400
Net Profit		13,084	157,000		14484	173,800		15884	190,600
GT payback		60,000			60,000			60,000	
Retained Income:		97,000			113,800			130,600	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150,000	0	0
1.2	Net Profit	157,000	173,800	190,600
1.3	Depreciation (Non cash item)	800	800	800
1.4	Opening Balance of Cash Surplus	0	97,800	212,400
	Total Cash Inflow	307,800	272,400	403,800
2.0	Cash Outflow			
2.1	Purchase of Product	150,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	60,000	60,000	60,000
	Total Cash Outflow	210,000	60,000	60,000
3.0	Net Cash Surplus	97,800	212,400	343,800



STRENGTH

- Skill and 10 Years experience
- Quality service
- 16 hours shop open

WEAKNESS

- Lack of investment

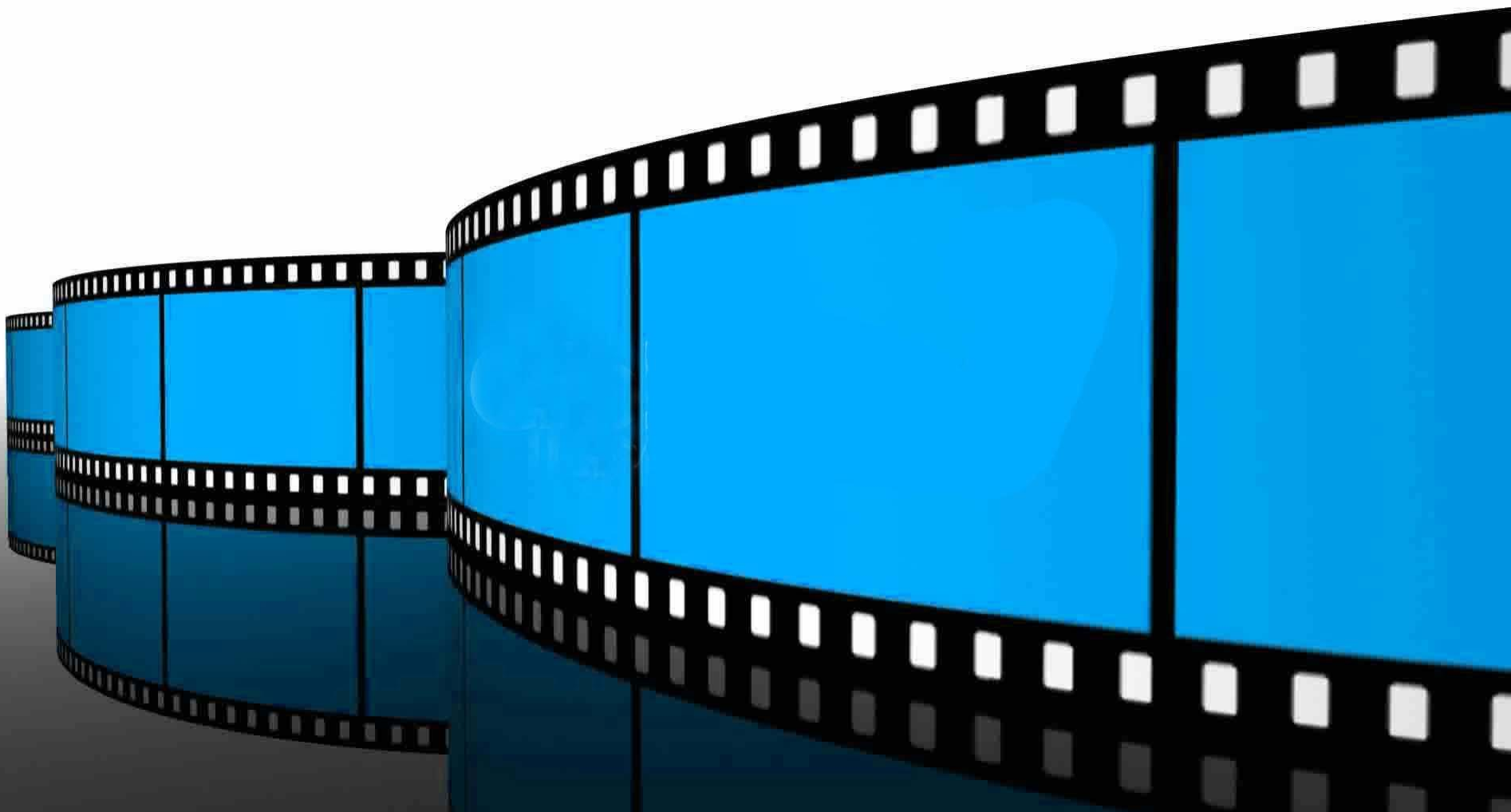
OPPORTUNITIES

- Have a chance at more customers within local area.
- Service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft
- Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Department of Agricultural Extension
Khamarbari, Talata, Chandpur.

Form-13
[see rule 12 (2)]
License for retail of pesticide.

M/S. শ্রী সত্যজিৎ চন্দ্র (সি) এফ এম এল এম
Upazila আড়াপাড়া is hereby granted license for pesticide(s) by retail sale on premises situated at আড়াপাড়া, subject to the conditions specified below and to the provision of the pesticide ordinance, 1971 (No. 11 of 1971) and the rules made there under.

- License shall be in force for a period of two years from the date of issue.
- Pesticides to be sold:

License No. ০০২/১০০
Date ০৪/৬/১৯

Licensing Authority
(Seal)

Conditions

- The license shall be displayed in a prominent place in the part of the premises open to the public.
- The license shall comply with to provisions of the pesticide ordinance, 1971 and the rules made there under for the time being in force.
- Renewal. ০৪/৬/১৯

০৪/৬/১৯
০২/৫/২০০৭

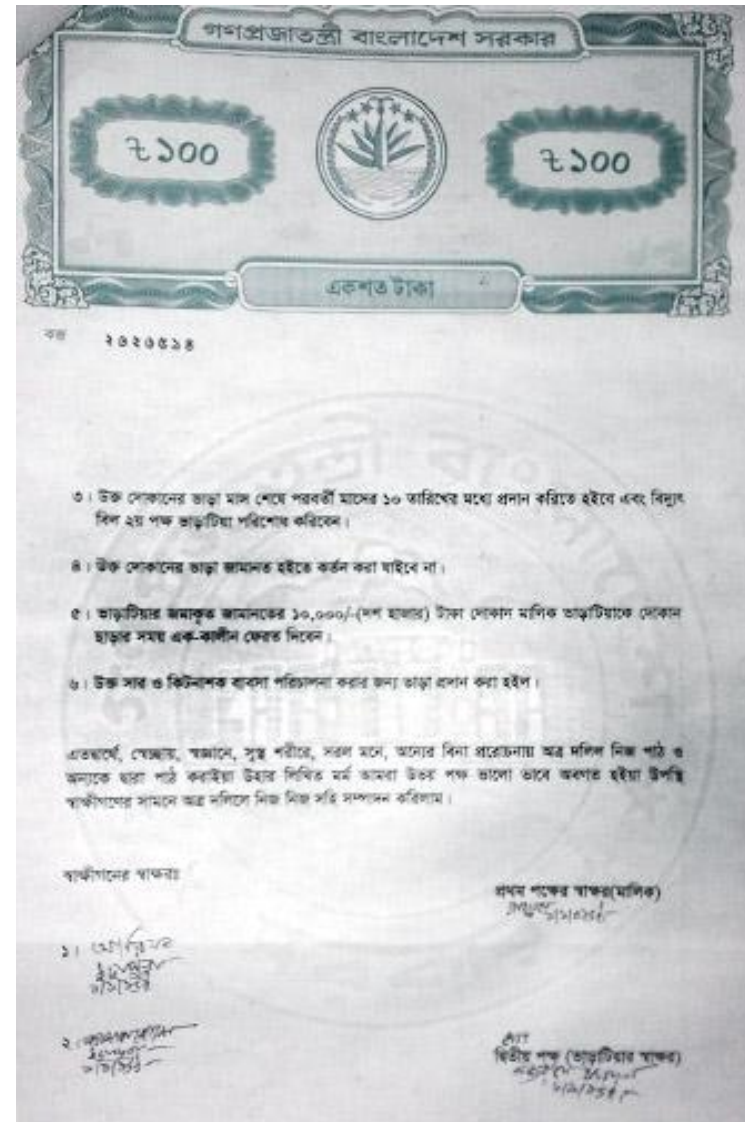
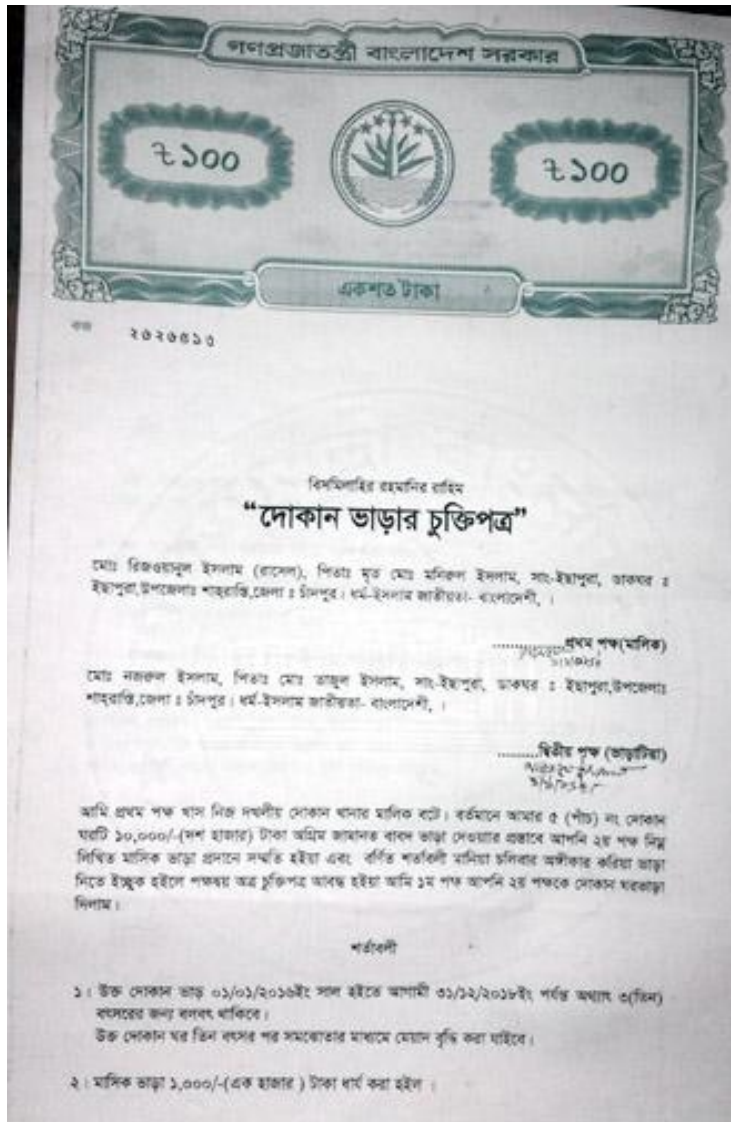
গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the people's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম : মোঃ নজরুল ইসলাম
Name : Md Nazrul islam
পিতা : মোঃ তাজুল ইসলাম
মাতা : মানছুরা বেগম
Date of Birth: 01 Jan 1982
ID NO: 1319595699964

এই জাতীয় গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। ভারতীয় ব্যবসায়িক প্রতিষ্ঠান বা কোম্পানি পত্রিকা পত্রিকা থেকে নিষ্কাশিত পত্রিকা থেকে অন্য কোনোভাবে প্রকাশ করা হলে।

ঠিকানা: কামা/জেডিসি: পাতা জড়ি বিহারী বাজি, গ্রাম/মজা: ইছাপুরা, ডাকঘর: জলদি ইছাপুরা - ০৬২০, শাহজাং, চাঁদপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৬/১০/২০০৮





Presented at
...th Internal Design Lab
on February, 2016 at GT

