

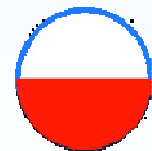
A Nobin Udyokta Project

Mans Life Style



Presented by : Miton Das
NU Identified and PP Prepared by : Md Sohrab Hossain
Verified By: Arif Rabbani

Hajigonj Unit
Anchal-1, Chandpur
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Miton Das
Age	:	10/05/1994
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothers 01 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Githa Rani Das Romesh Chandra Das Member since:10/02/2008 Branch: Kalchu , Group:16 Loanee No.3741,Center:18/M, First loan:10,000/- Existing loan:10000 , Outstanding: 9340
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	NU,S Brothers N/A N/A N/A N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Saloon Business
Trade License Number	:	116/17
Business Experiences and Training Info	:	6 years
Other Own/Family Sources of Income	:	Two brothers are Jobs and fathers is abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01824031244
NU Project Source/Reference	:	Hajigonj Unit Office Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank from 2008 . At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Mans Life Style
Address/ Location	:	Rampur Bazar Hajigonj, Chandpur
Total Investment in BDT	:	205000
Financing	:	Self BD 155000 (from existing business) 76 % Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	8000/-
Proposed Salary	:	8,000/-
Proposed Business	:	
(i)% of present gross profit margin	:	53%
(ii) Estimated % of proposed gross profit margin	:	53%
(iii) Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u>			
অগ্রীম	70,000		1,55,000
ফোমের চেয়ার	30,000		
ডেকোরেশন	40,000		
টেবিল	10,000		
কসমেটিকস	5,000		
<u>Proposed items:</u>		50,000	50,000
Total Capital	155,000	50,000	2,05,000

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items		
Product name	Unit (Quantity)	Amount
অগ্রীম		৭০,০০০
ফোমের চেয়ার		৩০,০০০
ডেকোরেশন		৪০,০০০
টেবিল		১০,০০০
কসমেটিকস		৫০০০
Total Present Stock		1,55,000

Proposed items		
Product Name	Unit	Amount
ফোমের চেয়ার		৪৫০০০
কসমেটিকস		৫০০০
Total:		50,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1500	45,000	5,40,000
<i>Less: Cost of sales (B)</i>	800	24,000	2,88,000
Gross Profit C=(A-B)	700	21,000	2,52,000
<i>Less: Operating Costs</i>			
Electricity bill		650	7800
Generator bill		0	0
Night Guard bill		100	1200
Mobile bill		350	4200
Present salary/Drawings- self(8000)		8,000	96,000
Employee Salary(0)		0	0
Shop Rent		1500	18,000
Conveyance or Transport]		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400
Non Cash Item:			
Depreciation Expenses (40000) (10%)		333	4,000
Total Operating Cost (D)		11,333	1,35,996
Net Profit (C-D):		9,667	116,004

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue (A)	1800	54000	648000	2000	60000	720000
Less: Cost of Sale (B)	846	25380	304560	940	28200	338400
Gross Profit (A-B)=(C)	954	28620	343440	1060	31800	381600
Less: Operating Costs						
Electricity bill		650	7800		700	8400
Generator bill		0			0	0
Night Guard bill		100	1200		100	1200
Mobile bill		500	6000		550	6600
Present salary/Drawings- self		8000	96000		8000	96000
Employee Salary(0)		0	0		0	0
Shop Rent		1500	18000		1500	18000
Conveyance or Transport		250	3000		300	3600
Others (fees, Entertainment, TL renew)		250	3000		300	3600
Non Cash Item:						
Depreciation Expenses (10%)		333	4000		333	4000
Total Operating Cost (D)		11583	138996		11783	141396
Net Profit (C-D) = (E)		17037	204444		20017	240204
GT payback		30,000			30,000	
Retained Income:		174444			210204	

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



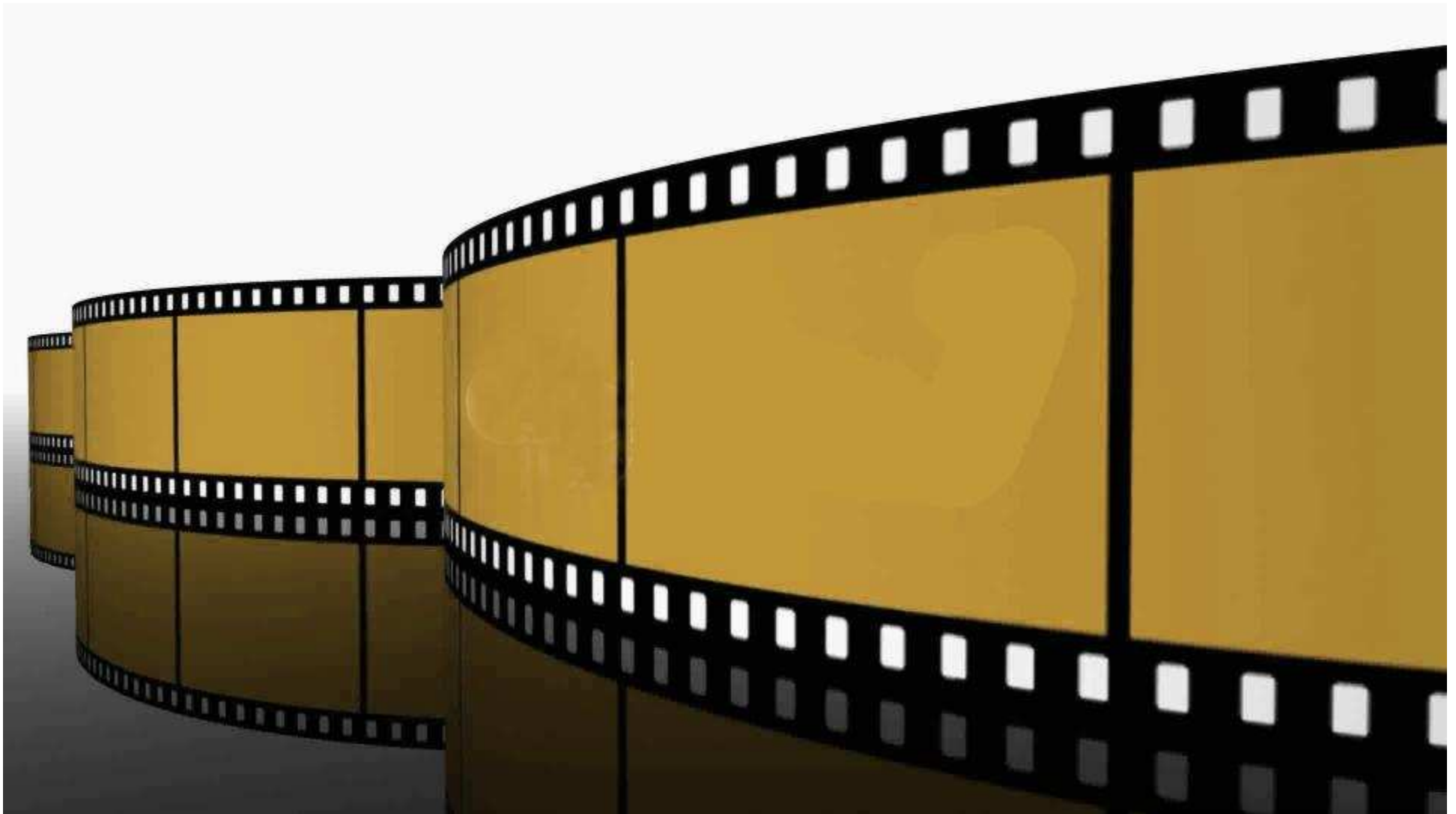
<i>Sl. No. #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	204444	240204
1.3	Depreciation (Non cash item)	4,000	4,000
1.4	Opening Balance of Cash Surplus		178444
	Total Cash Inflow	258444	422648
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	178444	392648

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">● NU is full time engaged with Business● Skilled & Experience 6 years● Good Communication System.● Good Networking with customer	<p>WEAKNESS</p> <ul style="list-style-type: none">● Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">● Expansion Of Business● Increasing the profitability	<p>THREATS</p> <ul style="list-style-type: none">● political unrest● Theft

Photographs



Photographs



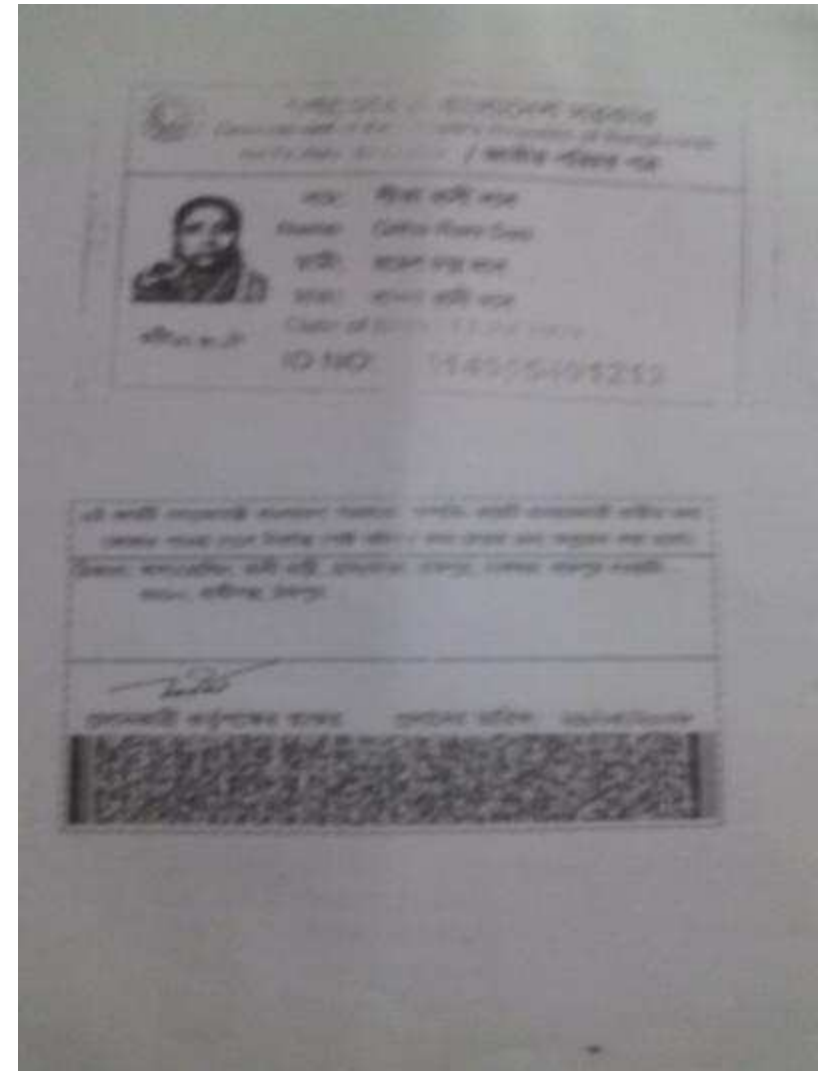
Photographs



Photographs



Photographs



Photographs



ক্রমিক নং	নাম	কর্ম পরিচয়				স্বাক্ষর পরিচয়			
		পিতা	পরিবার	কর্ম	স্বাক্ষর	নাম	পিতা	কর্ম	স্বাক্ষর
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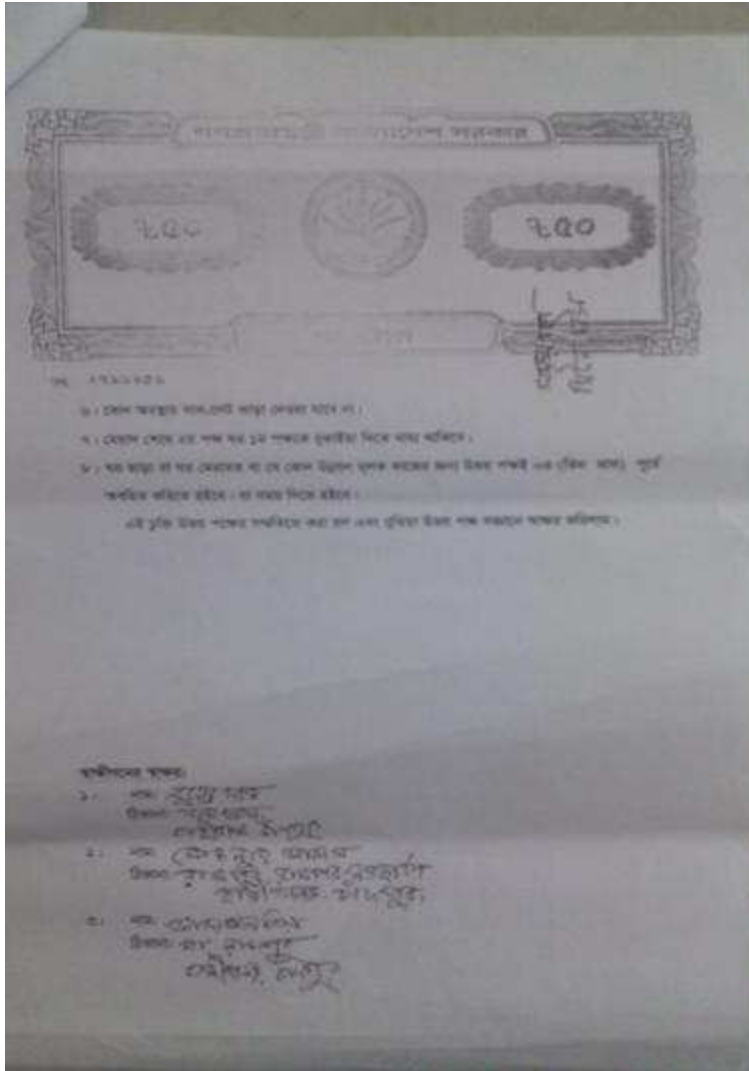
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Photographs





Presented at
190th Internal Design Lab
(46th Regional Lab)
On 16 November, 2017 at Chandpur

