

A Nobin Udyokta Project

*Proposed NU Business Name : **Kawsar Traders***

*Presented by
Kawsar Majhi*

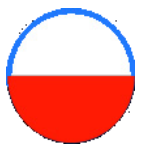


***NU Identified and PP Prepared &
Verified by :***

Abu Musa Bhuiyan

(Chandpur Sadar Unit, Chandpur)

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Kawsar Majhi
Age	:	27 Years
Marital status	:	Married
Children	:	No
No. of siblings:	:	4 Brothers, 3 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Sufia Begum
(iii) Father's name	:	Mr. Amir Hossain Majhi
(iv) GB member's info	:	Branch: Puran Bazar, Centre: 50/M, Loanee no.: 4881/1, Member since: 14-01-2011, First loan: Tk. 10,000 Total Amount Received: Tk. 20,000
Further Information:		Existing loan: Tk. 20,000, Outstanding: Tk. 13,860
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	
Education	:	Class Eight

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

<i>Present Occupation</i>	:	<i>Business</i>
<i>Trade License</i>	:	00395
<i>Business Experiences</i>	:	5 years
<i>Other Own/Family Sources of Income</i>	:	<i>Father (Grocery Shop, C.N.G. Auto rickshaws)</i>
<i>Other Own/Family Sources of Liabilities</i>	:	<i>N/A</i>
<i>NU Contact Info</i>	:	01869046650
<i>NU Project Source/Reference</i>	:	<i>GT Chandpur Sadar Unit, Chandpur</i>

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2011(4 years). At first she took a loan amount BDT 10,000 from Grameen Bank. She bought a C.N.G. Auto rickshaw. She established a Grocery Shop by using GB loan. She expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

<i>Business Name</i>	:	<i>Kawsar Traders</i>
<i>Address/ Location</i>	:	<i>Holding No # 459-00, Majhi Bari, T.G. Road, Chandpur</i>
<i>Total Investment in BDT</i>	:	<i>3,99,500</i>
<i>Financing</i>	:	<i>Self BDT 1,99,500 (from existing business) - 50 %</i> <i>Required Investment BDT 2,00,000 (as equity) - 50 %</i>
<i>Present salary/drawings from business (estimated)</i>	:	<i>8,000</i>
<i>Proposed Salary</i>	:	<i>8,000</i>
<i>i. Proposed Business % of present gross profit margin</i>	:	<i>24%</i>
<i>ii. Estimated % of proposed gross profit margin</i>	:	<i>24%</i>
<i>iii. Agreed grace period</i>	:	<i>5 months</i>

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
<i>Investments in different categories:</i>	(1)	(2)	(1+2)
(i) <u>Present stock items:</u> Sacks (45,000 pcs * 4.30) : 1,93,500 <u>Fixed Asset</u> Fan (3) : 6,000	1,99,500		
(ii) <u>Proposed stock items:</u> Sacks (45,000 pcs) : 1,93,500 Transportation Cost : 3,000 Wages Cost : 3,500		2,00,000	
Total Capital	1,99,500/-	2,00,000/-	3,99,500/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
<i>Sales (Sacks - 40,000pcs * 5.60 tk)</i>	2,24,000	26,88,000
<i>Add (Waste Sale)</i>	2,000	24,000
Total Sales (A)	2,26,000	27,12,000
Less: Cost of sales (B)	1,72,000	20,64,000
Gross Profit (24%) (C) [C= (A-B)]	54,000	6,48,000
Less: Operating Costs		
<i>Electricity bill</i>	500	6,000
<i>Cutting Sacks, Joining Handles & Sewing (40,000 pcs * 0.7)</i>	28,000	3,36,000
<i>Mobile bill</i>	300	3,600
<i>Transportation Cost (Sacks - 40,000 pcs * 0.07)</i>	2,800	33,600
<i>Entertainment</i>	100	1,200
<i>Present salary/Drawings- self</i>	12,000	144,000
<i>Others</i>	200	2,400
Non Cash Item:		
<i>Depreciation Expenses (15%)</i>	75	900
Total Operating Cost (D)	43,975	5,27,700
Net Profit (C-D):	10025	120300

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales (Sacks - 60,000pcs * 5.60 tk)	3,36,000	40,32,000	3,47,200	41,66,400	3,58,400	43,00,800
Add (Waste Sale)	3,000	36,000	3,000	36,000	3,000	36,000
Total Sales (A)	3,39,000	40,68,000	3,50,200	42,02,400	3,61,400	43,36,800
Less: Cost of sales (B) (60,000pcs * 4.30 tk)	2,58,000	30,96,000	2,66,600	31,99,200	2,75,200	33,02,400
Gross Profit (24%) (C) [C= (A-B)]	81,000	9,72,000	83,600	10,03,200	86,200	10,34,400
Less: Operating Costs						
Electricity bill	600	7,200	700	8,400	750	9,000
Cutting Sacks, Joining Handles & Sewing (40,000 pcs * 0.7)	42,000	5,04,000	43,400	5,20,800	44,800	5,37,600
Mobile bill	400	4,800	400	4,800	400	4,800
Transportation Cost (Sacks - 60,000 pcs * 0.07)	4,200	50,400	4,340	52,080	4,480	53,760
Entertainment	200	2,400	200	2,400	200	2,400
Present salary/Drawings- self	8000	96000	9,000	1,08,000	9,000	1,08,000
Present salary-Employee (No. of employee : 1)	9,000	1,08,000	9,000	1,08,000	10,000	1,20,000
Others	200	2,400	200	2,400	200	2,400
Non Cash Item:						
Depreciation Expenses (15%)	75	900	75	900	75	900
Total Operating Cost	6 4675	7,76,100	67,315	8,07,780	69,905	838,860
Net Profit	16,325	1,95,900	16,285	1,95,420	16,295	1,95,540
Gt payback		80,000		80,000		80,000
Retained Income:		115900		115420		115540

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	<i>Cash Inflow</i>			
1.1	<i>Investment Infusion by Investor</i>	2,00,000		
1.2	<i>Net Profit</i>	1,95,900	1,95,420	1,95,540
1.3	<i>Depreciation (Non cash item)</i>	900	900	900
1.4	<i>Opening Balance of Cash Surplus</i>		116800	233120
	<i>Total Cash Inflow</i>	3,96,800	3,13,120	429560
2.0	<i>Cash Outflow</i>			
2.1	<i>Purchase of Product</i>	2,00,000		
2.2	<i>Payment of GB Loan*</i>	-	-	-
2.3	<i>Investment Pay Back (Including Ownership Tr. Fee)</i>	80,000	80,000	80,000
	<i>Total Cash Outflow</i>	2,80,000	80,000	80,000
3.0	<i>Net Cash Surplus</i>	116800	233120	349560

*** As Father of NU is liable of Present GB loan, So, Payment of GB loan is not enlisted here.**

SWOT ANALYSIS

STRENGTH

- *Availability of Products Sourcing.*
- *Environment-Friendly.*
- *Ownership of Business: Would Be Owner Gradually.*
- *Skilled & 5 Years of Experience*
- *Trained & Expert*
- *Adequate goods demand over customer*

WEAKNESS

- *Strike*
- *Increase Products Price*

OPPORTUNITIES

- *Expansion Of Business*
- *To acquire financial solvency.*

THREATS

- *Fire*
- *Theft*

Pictures















Presented at GT's 3rd Internal design Lab
on 18 February, 2015

Thank you