

*Proposed NU Business Name : **Shohag machinery***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Shohag Barmon Vill: Chachra bormonpara, Union: 10 No.Chachra , Post: Chachra. Upazila: Sadar, District: Jessore
Age	:	21 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	01(one) Brother & 04 (four) 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	:	Angur bala Barmon
(iii) Father's name	:	Late: Bhagirath Barmon
(iv) GB member's info	:	<i>Branch:</i> Chachra, Jessore. <i>Centre #</i> 74/m, Group-02 <i>Loan no.:</i> 9215, Member since 25/03/2010 First loan: Tk. 10,000 Existing loan: 85,000, Outstanding loan: 55,800
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(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 Nine
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, works experience as an apprentice etc.)	:	8 (Eight) years experiences in this business. He started business with Tk. 15,000. (fifteen thousand). : He has on hand training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01747434744
NU's National ID No.	:	19934114723039979
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Angur Barman is a GB member since 2010, at first she took GB loan BDT 10,000 (ten thousand).
- Gradually she took GB loan several times and utilized it for assisting her son in business.
- Finally GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shohag Machinery</i>
Address/ Location	:	Chachra barmonpara, Chachra, Jessore
Business Category	:	General Retail & Wholesale
Total Investment in BDT	:	Tk. 1,99,000
Financing	:	Self Tk. 79,000 (from existing business) Required Investment Tk. 1,20,000 (as equity)
Present salary/drawings from business	:	Taka 5,000 (five thousand)
Proposed Salary	:	Taka 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On Sales of machineries parts 15%, sales Old machine 30%, servicing 60%
(ii) Estimated % of proposed gross profit margin	:	
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	On Sales of machineries parts 15%, sales Old machine 30%, servicing 60%

INFO ON EXISTING BUSINESS OPERATIONS

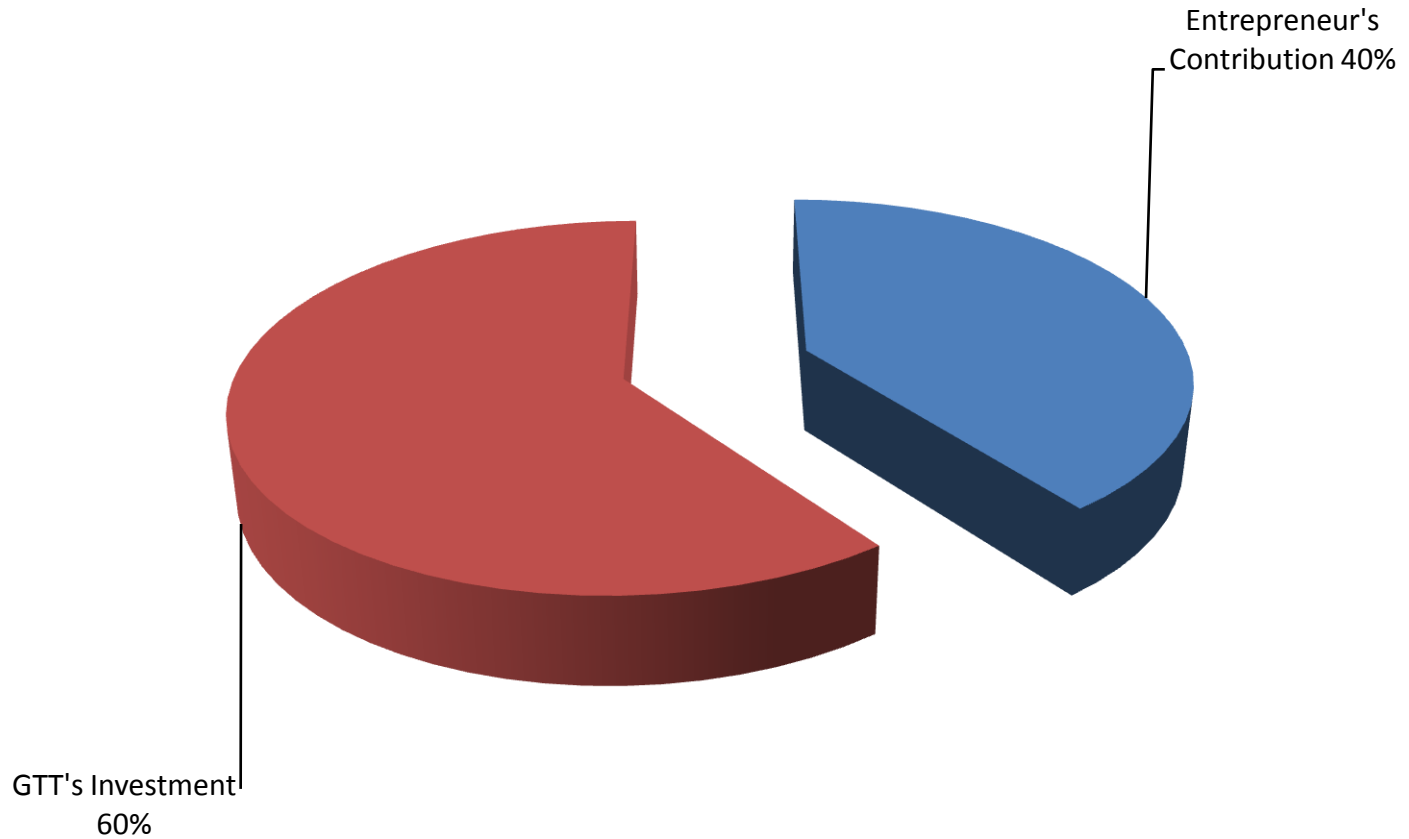
Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales of machineries parts	750	19,500	234,000
sales Old machine	286	8,000	96,000
Income from servicing	700	18,200	218,400
Total Sales of products (A)	1,736	45,700	548,400
Less: Cost of Sales			
Cost of machineries parts	638	16,575	198,900
Cost of Old machine	215	5,600	67,200
Cost of servicing	280	7,280	87,360
Total Cost of Sales/service (B)	1,133	29,455	353,460
Gross Profit (C) [C=(A-B)]	603	16,245	194,940
Less: Operating Cost:			
Electricity bill		200	2,400
Shop Rent		700	8,400
Mobile bill		800	9,600
Conveyance		1,400	16,800
Present Salary- (Self)		5,000	60,000
Other Cost (stationary & entertainment etc.)		1,500	18,000
Non Cash Item:			
Depreciation Expenses		245	2,940
Total Operating Cost (D)		9,845	118,140
Net Profit (C-D):		6,400	76,800

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Machineries parts (Nozal panzar, priston, Nut bolt, Gaskat, Bearing etc.)	14,800	100,000	114,800
Debtors	24,700	-	24,700
Investment in machineries (various tools etc.)	16,000	-	16,000
Cash in hand	23,900	-	23,900
Grameen Bank Outstanding Loan	(55,800)	-	(55,800)
<i>Decoration (Fixture & Fittings)</i>	5,400	20,000	25,400
Advance for shop	50,000	-	50,000
Total Capital	79,000	120,000	199,000

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 79,000
- GTT's Investment BD 120,000
- Total Capital BDT 199,000



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
Est. Sales of machineries parts	1,400	36,399	436,784	1,470	38,219	458,624	1,617	42,040	504,486
Est. sales Old machine	385	10,000	120,000	462	12,000	144,000	643	18,000	216,000
Est. Income from servicing	900	23,400	280,797	990	25,740	308,877	990	25,740	308,877
Total Sales of products (A)	2,685	69,798	837,581	2,921	75,958	911,500	3,250	85,780	1,029,363
Less: Cost of Sales									
Cost of machineries parts	1,190	30,939	371,267	1,249	32,486	389,830	1,374	35,734	428,813
Cost of Old machine	269	7,000	84,000	323	8,400	100,800	485	12,600	151,200
Cost of servicing	360	9,360	112,319	396	10,296	123,551	396	10,296	123,551
Total Cost of Sales/service (B)	1,819	47,299	567,585	1,969	51,182	614,181	2,255	58,630	703,564
Gross Profit (C) [C=(A-B)]	865	22,500	269,996	953	24,777	297,319	995	27,150	325,799
Less: Operating Cost:									
Electricity bill		250	3,000		300	3,600		350	4,200
Shop Rent		800	9,600		900	10,800		900	10,800
Mobile bill (including SMS & Reporting)		1,050	12,600		1,100	13,200		1,150	13,800
Conveyance		1,900	22,800		2,000	24,000		2,100	25,200
Ownership Transfer Fee		800	4,800		800	9,600		800	9,600
Proposed Salary-Self		6,000	72,000		7,000	84,000		8,000	96,000
Other Cost (stationary & entertainment etc.)		1,600	19,200		1,650	19,800		1,700	20,400
Non Cash Item:									
Depreciation Expenses		412	4,940		412	4,940		412	4,940
Total Operating Cost (D)	-	12,812	148,940	-	14,162	169,940	-	15,412	184,940
Net Profit (C-D):	-	9,688	121,056	-	10,615	127,379	-	11,738	140,859
Retained Income			121,056			248,435			389,294

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule : Quarterly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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	120,000	-	-
1.2	Net Profit	125,856	136,979	150,459
1.3	Depreciation Expenses	4,940	4,940	4,940
1.4	Opening Balance of Cash Surplus	-	46,196	130,515
	Total Cash Inflow	250,796	188,115	285,914
2.0	Cash Outflow			
2.1	Product Purchase	100,000	-	-
2.2	Decoration	20,000	-	-
2.3	Payback to Grameen Bank Outstanding Loan	55,800	-	-
2.4	Investment Payback including Ownership Transfer Fee	28,800	57,600	57,600
	Total Cash Outflow	204,600	57,600	57,600
3.0	Total Cash Surplus	46,196	130,515	228,314

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 0
- Future employment: 0
- Ownership of Business: Personal
- Experience (8 yrs.)

WEAKNESS

- Can not supply goods & services according to demand.

OPPORTUNITIES

- Located in bazaar place;
- Demand of Products;
- The capital of Entrepreneur will be Tk. 468,294 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors.

Presented at 5th In-house Executive Social Business Design Lab
On May 06, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











Thank You