



Grameen Kalyan

Proposed NU Business Name : Rajlaxmi Lungi



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Pappu Kumar Biswas Vill: Khairchara, Post: Kumarkhali. Upazilla : Kumarkhali, District: Kushtia.
Age	: 26 Years
Marital status	: Single
No. of siblings:	: 1 (One) brother and 1 (One) 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 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Shila rani : Uttam Kumar Biswas : Branch: kumarkhali, Group # 02, Centre # 24/M, Loan no.: 6225, Member since: 2003, First loan: Tk. 5,000, Last GB loan: 70,0000, Outstanding: 40,000 : Father : No : Nil : Nil : Nil
Education, till to date	: B.A Hon's

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	He works his own factory.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He is involved in this business since 2008. 7 years experience in this business.
Other Own/Family Sources of Income	:	Father's income from Lungi factory.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01746916489, 01965826782
National ID number	:	5027109483060
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 5,000 (Five thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	<i>Rajlaxmi Lungi</i>
Address/ Location	:	Khairchara, Kumarkhali, Kushtia.
Total Investment	:	BDT 3,55,000
Financing	:	Self financing: BDT 1,55,000 Required Investment: BDT 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	2,000 (Two Thousand only)
Proposed Salary	:	BDT 4,000 (Four thousand only)
Proposed Business Implementation Plan	:	<p>To make a Lungi, it needs the following materials;</p> <ul style="list-style-type: none"> ➤ Labor BDT. 40/- ,Cotton 85/- Others BDT. 20/- So Total Production cost per price BDT 170/- ➤ The estimated production cost of each Lungi BDT 145/- and expected selling price per Lungi is BDT 170/; ➤ Estimated production per cycle (4 months)= 1750 units; ➤ Payback period to the investor is 3 years; ➤ Expected date to start the project in as soon as possible.

PROPOSED PROJECT INVESTMENT BREAKDOWN

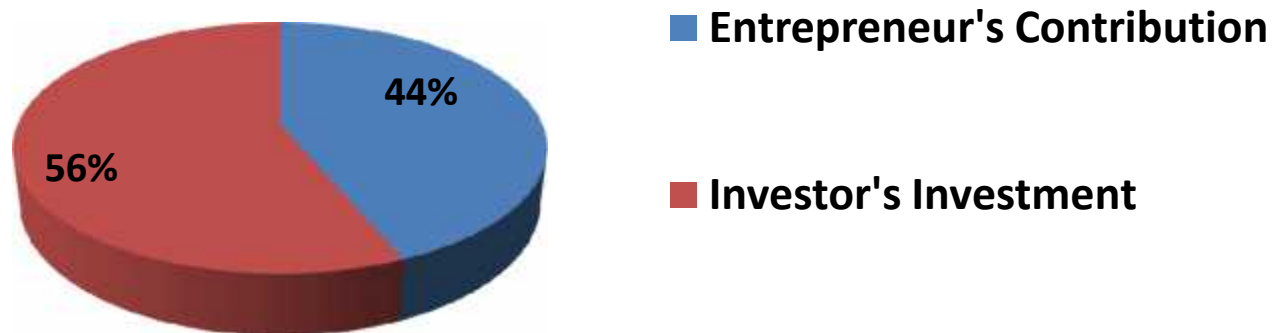
Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
Investments in different categories:				
Shade	10,000	30,000	-	40,000
Hand Tat (3)	40,000		60,000	100,000
Loli Vora Machine	20,000			20,000
Tenar Bim (5)	40,000		60,000	100,000
Motor	5,000			5,000
Thread	10,000		80,000	90,000
Total Capital	125,000	30,000	200,000	355,000

Existing Business Info

Particulars		
	Monthly	Yearly
Sales (A)	40,800	489,600
Less: Cost of sales (B):	20,400	244,800
Gross profit (GP) [C=(A-B)]	20,400	244,800
Less: Operating Costs:		
Electricity bill	150	1,800
Wages	9,600	115,200
Mobile bill	100	1,200
Transportation	100	1,200
Present salary/Drawings-self	2,000	24,000
Other Expenses	400	4,800
Non Cash Item:		
Depreciation Expenses	300	3,600
Total Operating Cost (D)	12,650	151,800
(C-D)Net Profit:	7,750	93,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	155,000	44
Investor's Investment	200,000	56
Total Investment	355,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)				Year 2 (BDT)				Year 3 (BDT)			
	1st Cycle (4 moths)	2nd Cycle (4 moths)	3rd Cycle (4 moths)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 moths)	2nd Cycle (4moths)	3rd Cycle (4moths)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 moths)	2nd Cycle (4 moths)	3rd Cycle (4 moths)	Yearly (1st+2nd+3rd Cycle)
Revenue:												
Estimated Sales	297,500	297,500	297,500	892,500	327,250	327,250	327,250	981,750	359,975	359,975	359,975	1,079,925
(A) Total Revenue	297,500	297,500	297,500	892,500	327,250	327,250	327,250	981,750	359,975	359,975	359,975	1,079,925
Less: Cost of sales												
Cotton	148,750	148,750	148,750	446,250	156,188	156,188	156,188	468,563	163,997	163,997	163,997	491,991
(B) Total Cost of Sales	148,750	148,750	148,750	446,250	156,188	156,188	156,188	468,563	163,997	163,997	163,997	491,991
Gross profit (GP) [C=(A-B)]	148,750	148,750	148,750	446,250	171,063	171,063	171,063	513,188	195,978	195,978	195,978	587,934
Less: Operating Costs:												
Wages	70,000	70,000	70,000	210,000	73,500	73,500	73,500	220,500	77,175	77,175	77,175	231,525
Master & Designer	3,000	3,000	3,000	9,000	3,150	3,150	3,150	9,450	3,308	3,308	3,308	9,923
Loli Vora	9,000	9,000	9,000	27,000	9,450	9,450	9,450	28,350	9,923	9,923	9,923	29,768
Electricity bill	400	400	400	1,200	150	150	150	450	150	150	150	450
Transportation	300	300	300	900	315	315	315	945	331	331	331	992
Mobile bill	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000	1,200	1,200	1,200	3,600
Proposed salary-self	16,000	16,000	16,000	48,000	28,000	28,000	28,000	84,000	28,000	28,000	28,000	84,000
Other Expenses	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000
Non Cash Item:												
Depreciation Expenses	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000
Total Operating Cost (D)	103,700	103,700	103,700	311,100	119,565	119,565	119,565	358,695	124,086	124,086	124,086	372,257
(C-D) Net Profit:	45,050	45,050	45,050	135,150	51,498	51,498	51,498	154,493	71,892	71,892	71,892	215,677
Retained Income:				135,150				154,493				215,677

Notes: 1. Agreed Grace period: Four Months.

2. Investment Payback schedule: Installment will be paid in every four month including ownership transfer fee after four months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
Cash inflow:			
Opening Balance		285,150	359,642
Capital Infusion by UDYOKTA	30,000		
Capital Infusion by Investor	200,000		
Sales	892,500	981,750	1,079,925
Total Receipts	1,122,500	1,266,900	1,439,567
Cash Outflow:			
Cost of goods sold	446,250	468,563	491,991
Operating expenses	311,100	358,695	372,257
Return to investor	80,000	80,000	80,000
Total payment	837,350	907,258	944,248
Closing Balances	285,150	359,642	495,319

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1, Labor: 04
- Creating part time employment opportunity for rural women;
- Ownership in his own name.

WEAKNESS

- Quality control;
- Selection of quality cotton.

OPPORTUNITIES

- Huge demand in rural area;
- This area is famous for *Tat Shilpo*;
- Investor's money will be payback in three years.

THREATS

- Timely production;
- Local competitors.
- Cotton Price up-down.

Presented at 8th Ex. SB Design Lab on 14th October,
2015 at Grameen Kalyan.

Thank you

Lungi work





Proposed New Shade place





NU with his Father & Mother



NU with his mother









Thank You

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