



Grameen kalyan

Proposed NU Business Name : Masum Bostraloy



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Masum Alam Vill : Biskha, Post: Biskha Thana : Fulpur, District: Mymensingh.
Age	:	28 Years.
Marital status	:	Unmarried.
No. of siblings:	:	1 (One) brothers and 3 (Three) 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst.Rahima Khatun</p> <p>Let. Romjan Ali</p> <p>Branch: Kaltapara, Group #12, Centro# 14/M, Loan no. 2243 Member since: 2005 , First loan: Tk. 5,000, Last GB loan: 26,000, Outstanding: Nil.</p> <p>Mother</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	No formal training but he has ten years experience in this business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01725434857.
National ID number	:	6118122922580.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Md. Azizul Haque, ID No. 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (five thousand) and used agriculture. Subsequently she borrowed loan from GB for several times for different activities including business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Masum Bostraloy.
Address/ Location	:	Biskha bazaar,, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 2,10,000
Financing	:	Self financing: BDT: 1,10,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 5000 (five thousand only)
Proposed Salary	:	BDT 7000 (Seven thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Estimate sales is about @ BDT Tk. 4,000 per day; ➤ Estimate profit is about 30% on sales & sewing; ➤ 2 Employee appointed per day 200 Tk. basic; ➤ Pay back period is estimate 2 years; ➤ Expected date to start the project as soon as possible.

EXISTING BUSINESS OF NOBIN UDYOKTTA

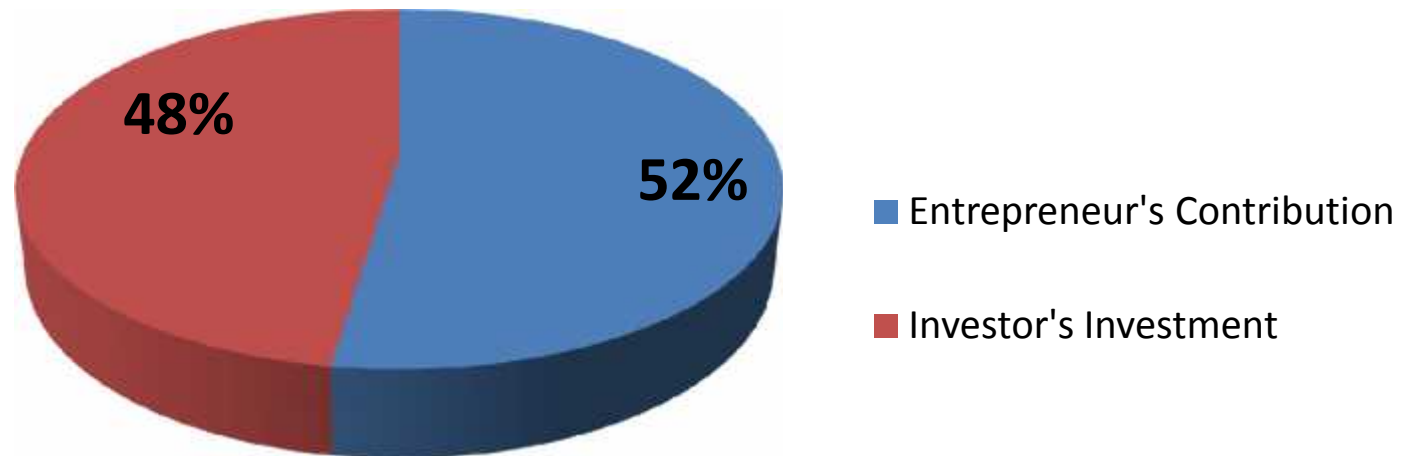
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,500	62,500	750,000
Cost of Sales (B)	1,750	43,750	525,000
Gross profit (GP) [C=(A-B)]	750	18,750	225,000
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Worker - 1	200	5,000	60,000
Shop Rent		1,000	12,000
Transportation		500	6,000
Present salary		5,000	60,000
Mobile bill		300	3,600
Night Guard bill		50	600
Other Expenses	10	250	3,000
Non Cash Item:			
Depreciation Expenses			3,000
Total Operating Cost (D)		12,600	154,200
(C-D) Net Profit:		6,150	70,800

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	40,000		40,000
Furniture (Decoration)	10,000		10,000
Machineries for Sewing(4piece)	20,000	20,000	40,000
Pant & shirt piece	3,000	15,000	18,000
Others materials	2,000		2,000
Other Cloths	24,000	50,000	74,000
Three piece		15,000	15,000
Iron 2piece	1,000		1,000
Cash in Hand	10,000		10,000
Total	110,000	100,000	210,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	110,000	52
Investor's Investment	100,000	48
Total Investment	210,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000	4,400	110,000	1,320,000
Total Cost of Sales (B)	2,800	70,000	840,000	3,080	77,000	924,000
Gross profit (GP)= [C (A-B)]	1,200	30,000	360,000	1,320	33,000	396,000
Less: Operating Costs:						
Electricity bill		700	8,400		770	9,240
Shop Rent		1,000	12,000		1,100	13,200
Proposed salary-self		7,000	84,000		7,700	92,400
Worker -2 (200*2) per day	400	10,000	120,000		11,000	132,000
Mobile bill		500	6,000		550	6,600
Transportation		800	9,600		880	10,560
Night Guard bill		50	600		55	660
Other Expenses	15	375	4,500		413	4,950
Non Cash Item:						
Depreciation Expenses			3,000		-	3,300
Total Operating Cost (D)		20,425	248,100		22,468	272,910
(C-D)Net Profit		9,575	111,900		10,533	123,090
Retained Income:			111,900			123,090

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment including ownership transfer fee after three months grace period.

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

	Year 1	Year 2
<u>Cash inflow:</u>		
Opening Balance	10,000	185,900
Capital Infusion by Investor	100,000	
Sales	1,200,000	1,320,000
Total Receipts	1,310,000	1,505,900
<u>Cash Outflow:</u>		
Cost of goods sold	840,000	924,000
Operating expenses	224,100	246,510
Return to investor	60,000	60,000
Total payment	1,124,100	1,230,510
Closing Balances	185,900	275,390

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 02
- Ownership in his own name.
- Skill & Experience

WEAKNESS

- Lack of Sufficient Capital.
- Can not supply product as per demand.

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Fairburn.
- Local Competitors.

Presented at 16th Ex. SB Design Lab on March 28,
2016 at Grameen Kalyan

Thank you

Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০০৫-০৬

ক্রমিক নং	লাইসেন্স
81	

বই নম্বর: ০১ ইউনিয়ন পরিষদ

লাইসেন্স নম্বর: ৬০ উপজেলা

লাইসেন্সধারীর নাম: সাদুল হোসেন জেলা

পিতা/স্বামীর নাম: শ্রী: সাদুল হোসেন

ঠিকানা: লাইসেন্স

পেশার ধরন: স্বাস্থ্য সেবা

৩০/১/১১ তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০৫/- কথায়: (২০৫ দুইশত টাকা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ৩০/১/১১ তারিখ পর্যন্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: _____

(Signature)
আব্দুল হান্নান
উপজেলা ইন্সপেক্টর
স্বাস্থ্য, পরিবার ও জনস্বাস্থ্য

Pictures













NU With his Mother



Thank You