



Grameen kalyan

Proposed NU Business Name : Emon Lungi



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Imran Hossain Vill: Uttor mulgram, Post: Moragacha. Upazilla : Kumarkhali, District: Kushtia.
Age	:	29 Years
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	6 (Six) brothers and 3 (Three) 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	:	Mst. Gourobi Begum
(iii) Father's name	:	Md. Moijuddin Sheikh
(iv) GB member's info	:	Branch: kumarkhali, Group # 07, Centre # 1/M, Loan no.: 3574, Member since: 1996, First loan: Tk. 3,000, Last GB loan: 25,000, Outstanding: 12,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	He works lungi 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 2004. 12 years experience in this business.
Other Own/Family Sources of Income	:	Father's income from Stamp writer.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01786646846
National ID number	:	5017186555810
NU Project Source/Reference	:	Gk/Kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1996. At first she took GB loan BDT 3,000 (Three 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

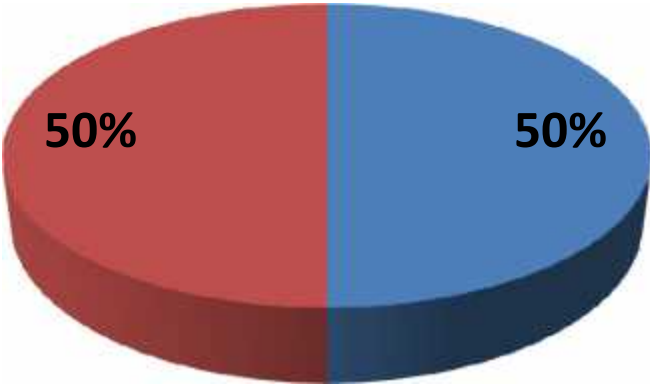
Project's Name	:	Emon Lungi
Address/ Location	:	Uttar Mulgram, Moragacha, Kumarkhali, Kushtia.
Total Investment	:	BDT 2,00,000
Financing	:	Self financing: BDT 1,00,000 Required Investment: BDT 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 4,000 (Four 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; ➤ To make a Lungi, it needs the following materials; Labor BDT. 40/- ,Cotton 85/- Others BDT. 20/- So total production cost per price BDT 145/- ➤ The estimated production cost of each Lungi BDT 145/- and expected selling price per Lungi is BDT 165/; ➤ Estimated production per cycle (4 months)= 1,440 units; ➤ 4 Employees appointed in Factory; ➤ Payback period to the investor is 3 years;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
Investments in different categories:				
Shade	15,000	-	-	15,000
Hand Tat (3)	15,000	30,000	-	45,000
Loli Vora Machine	5,000			5,000
Tenar Bim (3)	-		60,000	60,000
Thread	-	25,000	40,000	65,000
Cash in Hand		10,000		10,000
Total Capital	35,000	65,000	100,000	200,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	100,000	50
Investor's Investment	100,000	50
Total Investment	200,000	100



- Entrepreneur's Contribution
- Investor's Investment

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	237,600	237,600	237,600	712,800	261,360	261,360	261,360	784,080	287,496	287,496	287,496	862,488
(A) Total Revenue	237,600	237,600	237,600	712,800	261,360	261,360	261,360	784,080	287,496	287,496	287,496	862,488
Less: Cost of sales												
Cotton	118,800	118,800	118,800	356,400	124,740	124,740	124,740	374,220	130,977	130,977	130,977	392,931
(B) Total Cost of Sales	118,800	118,800	118,800	356,400	124,740	124,740	124,740	374,220	130,977	130,977	130,977	392,931
Gross profit (GP) [C=(A-B)]	118,800	118,800	118,800	356,400	136,620	136,620	136,620	409,860	156,519	156,519	156,519	469,557
Less: Operating Costs:												
Wages	60,000	60,000	60,000	180,000	63,000	63,000	63,000	189,000	66,150	66,150	66,150	198,450
Loli Vora	7,500	7,500	7,500	22,500	7,875	7,875	7,875	23,625	8,269	8,269	8,269	24,806
Transportation	1,000	1,000	1,000	3,000	1,050	1,050	1,050	3,150	1,103	1,103	1,103	3,308
Mobile bill	500	500	500	1,500	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	16,000	16,000	16,000	48,000	16,000	16,000	16,000	48,000
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)	89,000	89,000	89,000	267,000	92,925	92,925	92,925	278,775	96,721	96,721	96,721	290,164
(C-D)Net Profit:	29,800	29,800	29,800	89,400	43,695	43,695	43,695	131,085	59,798	59,798	59,798	179,393
Retained Income:				89,400				131,085				179,393

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		214,400	305,485
Capital Infusion by UDYOKTA	65,000		
Capital Infusion by Investor	100,000		
Sales	712,800	784,080	862,488
Total Receipts	877,800	998,480	1,167,973
Cash Outflow:			
Cost of goods sold	356,400	374,220	392,931
Operating expenses	267,000	278,775	290,164
Return to investor	40,000	40,000	40,000
Total payment	663,400	692,995	723,095
Closing Balance	214,400	305,485	444,878

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment:<input type="checkbox"/> Self: 1, Labor: 04<input type="checkbox"/> Creating part time employment opportunity for rural women;<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Quality control;<input type="checkbox"/> Selection of quality cotton.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Huge demand in rural area;<input type="checkbox"/> This area is famous for <i>Tat Shilpo</i>;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Timely production;<input type="checkbox"/> Local competitors.<input type="checkbox"/> Cotton Price up-down.

Presented at 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you











NU with his father & mother



NU with his Mother



Thank You