



**Grameen kalyan**

***Proposed NU Business Name : Rana wood business***



## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md . Manjurul Islam Rana Vill : Batikamara, Post: Kumarkhali Thana : Kumarkhali, District: Kushtia
Age	:	30 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 (Three) Brothers & 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	:	<p>Mother <input checked="" type="checkbox"/>                      Father <input type="checkbox"/></p> <p>Mst. Momataj Begum</p> <p>Md;Hafijur Rahaman.</p> <p>Branch: Kumarkhali, Group #05, Centre# 8/M, Loan no. 4550</p> <p>Member since: 2009, First loan: Tk. 10,000, Last GB loan: 80,000, Outstanding: 48,000</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Class Five.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Wood Business.
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 three years wood business experience.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01965824983
National ID number	:	19865027106000004
NU Project Source/Reference	:	GK/Kum/Nupur rani saha/2561

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT 10,000 (Ten thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

## ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Business Name	:	Rana wood business.
Address/ Location	:	Hall Bazar (Tebaria Road), Kumarkhali, Kushtia
Total Investment in BDT	:	<b>BDT: 1,95,000</b>
Financing	:	Self financing: <b>BDT: 95,000</b> Required Investment: <b>BDT: 1,00,000 (as equity)</b>
Present salary	:	BDT 8000 (Eight Thousand only)
Proposed Salary	:	BDT <b>10000</b> (Ten thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ This is an on going business (Wood) so the fund need to increase the volume of existing product.</li> <li>➤ Gain on Sales around 15 %;</li> <li>➤ Payback period is estimated 2 years;</li> <li>➤ Agreed Grace period 3 months;</li> </ul>

# Existing Business info

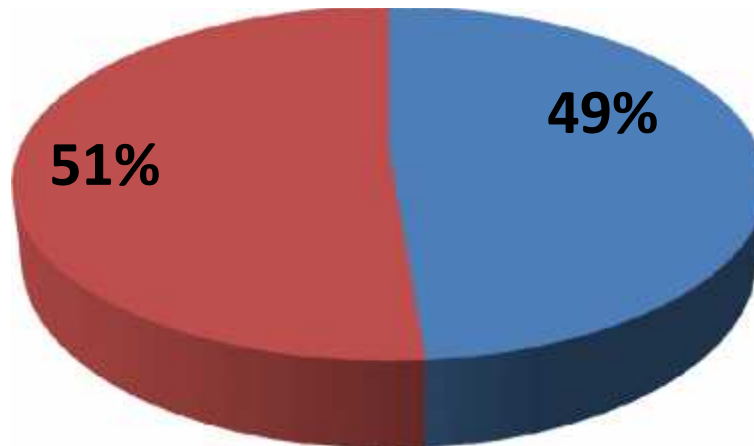
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5,000	130,000	1,560,000
<b>Less: Cost of sales (B):</b>	4,250	110,500	1,326,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>750</b>	<b>19,500</b>	<b>234,000</b>
<b>Less: Operating Costs:</b>			
Shop Rent		800	9,600
Night guard bill		150	1,800
Mobile bill		200	2,400
Present salary/Drawings-self		8,000	96,000
Other Expenses		200	2,400
<b>Non Cash Item:</b>			
Depreciation Expenses		300	7,000
<b>Total Operating Cost (D)</b>		<b>9,650</b>	<b>119,200</b>
<b>(C-D)Net Profit:</b>		<b>9,850</b>	<b>114,800</b>

## ***PROPOSED INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business/ NU (BDT)</b>	<b>Proposed Business Investor</b>	<b>Total Investment</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4=(2+3)</b>
<b>Investments in different categories:</b>			
Mahogany	10,000	25,000	35,000
Mango	10,000	30,000	40,000
Shishu	10,000	25,000	35,000
Shilkoroy	5,000	10,000	15,000
Advance for space	20,000	0	20,000
Others wood	10,000	10,000	20,000
Furniture	5,000	0	5,000
Cash in Hand	25,000	0	25,000
<b>Total Capital</b>	<b>95,000</b>	<b>100,000</b>	<b>195,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	95,000	49
Investor's Investment	100,000	51
<b>Total Investment</b>	<b>195,000</b>	<b>100</b>



- Entrepreneur's Contribution
- Investor's Investment



# *FINANCIAL PROJECTION OF NU BUSINESS PLAN*

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	12,000	312,000	3,744,000	13,800	358,800	4,305,600
<b>Less: Cost of sales (B):</b>	10,200	265,200	3,182,400	11,730	304,980	3,659,760
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,800</b>	<b>46,800</b>	<b>561,600</b>	<b>2,070</b>	<b>53,820</b>	<b>645,840</b>
<b>Less: Operating Costs:</b>	-					
Shop Rent		800	9,600		800	9,600
Night guard bill		150	1,800		150	1,800
Transportation		500	6,000		500	6,000
Mobile bill		400	4,800		400	4,800
Proposed salary		10,000	120,000		10,000	120,000
Other Expenses		300	3,600		300	3,600
<b>Non Cash Item:</b>						
Depreciation Expenses		500	6,000		500	6,000
<b>Total Operating Cost (D)</b>		<b>12,650</b>	<b>151,800</b>		<b>12,650</b>	<b>151,800</b>
<b>(C-D)Net Profit:</b>		<b>34,150</b>	<b>409,800</b>		<b>41,170</b>	<b>494,040</b>
<b>Retained Income:</b>			<b>409,800</b>			<b>494,040</b>

**Notes:** 1. Agreed Grace period: Six Months.

2. Investment Payback schedule: Half yearly installment including ownership transfer fee after six months grace period.

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

	<b>Year 1</b>	<b>Year 2</b>
<b><u>Cash inflow:</u></b>		
Opening Balance	-	474,800
Capital Infusion by Udyokta	25,000	-
Capital Infusion by Investor	100,000	-
Sales	3,744,000	4,305,600
<b>Total Receipts</b>	<b>3,869,000</b>	<b>4,780,400</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	3,182,400	3,659,760
Operating expenses	151,800	151,800
Return to investor	60,000	60,000
<b>Total payment</b>	<b>3,394,200</b>	<b>3,871,560</b>
<b>Closing Balance</b>	<b>474,800</b>	<b>908,840</b>

# *SWOT ANALYSIS*

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 0  
Future employment: 0
- Ownership in his own name.

## **W**EAKNESS

- Can not supply goods as per demand

## **O**PPORTUNITIES

- Location of Shop ;
- Have some fixed customers (Retail & Wholesale)
- Increasing demand ;

## **T**HREATS

- Increase of local competitors

Presented at 22<sup>th</sup> Ex. SB Design Lab on June 16,  
2016 at Grameen Kalyan

Thank you

# Existing Business















# NU With his Mother



**Thank You**