



Grameen Kalyan

Proposed NU Business Name : Momota

Hosto Shilpo



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Momota Rani Dash Vill: Kokshabari, Post: Kokshabari Upazilla : Sirajganj Sodor, District: Sirajganj
Age	: 33 Years
Marital status	: Married
Children	: 1(one) son & 2 (two) daughters
No. of siblings:	: 2 (two) sisters
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"/> : Maya Rani Dash : Surjokanto Toruni Dash : Branch: Zaul, Group # 02, Centre # 44/M, Loan no.: 3892 Member since: 1995, First loan: Tk. 2,000, Last GB loan: 25,000, Outstanding: 11,000 : Mother : No : Nil : Nil : Nil
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.)	:	She works hosto shilpo
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 she has 7 years experience
Other Own/Family Sources of Income	:	Father's income from agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01928412209
National ID number	:	8817877329049
NU Project Source/Reference	:	GK/Sirajgang Unit,Md. Sariful Islam(ID:2721)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 2,000 (two 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	:	Momota Hosto Shilpo
Address/ Location	:	Vill: Shibnatpur, Post: Koilgati Upazilla : Sirajganj Sodor, District: Sirajganj
Total Investment	:	BDT 75,000
Financing	:	Self financing: BDT 35,000 Required Investment: BDT 40,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,000 (two thousand only)
Proposed Salary	:	BDT 3,000 (three thousand only)
Proposed Business Implementation Plan	:	<p>To make a Handicrafts, it needs the following materials;</p> <ul style="list-style-type: none"> ➤ Purchase Bamboo, per bamboo Production per day minimum 30 pieces kula & Chalun. ➤ The estimated production cost of each kula & chalun BDT 20/- and expected selling price per kula is BDT 40/; ➤ Estimated production per months 750 units; ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months ➤ Expected date to start the project in as soon as possible.

Momota NFO ON EXISTING BUSINESS OPERATIONS

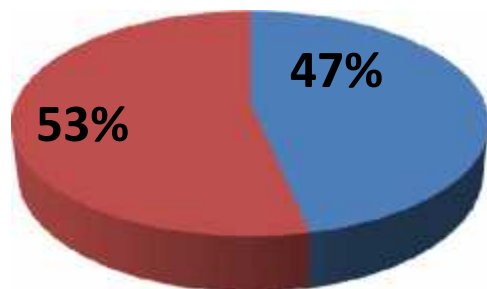
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	800	20,000	240,000
Less: Cost of sales (B):	480	12,000	144,000
Gross profit (GP) [C=(A-B)]	320	8,000	96,000
<u>Less: Operating Costs:</u>			
Electricity bill		220	2,640
Transportation		500	6,000
Mobile bill		100	1,200
Present salary		2,000	24,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		0	500
Total Operating Cost (D)		2,920	35,540
(C-D)Net Profit:		5,080	60,460

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
Investments in different categories:				
Shade	10,000	-	-	10,000
Purchase Bamboo	15,000	-	40,000	55,000
kula	5,000			5,000
Chalun	5,000		-	5,000
Total Capital	35,000	-	40,000	75,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	35,000	47
Investor's Investment	40,000	53
Total Investment	75,000	100



■ 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)	1,200	30,000	360,000	1,380	34,500	414,000
Less: Cost of sales (B):	720	18,000	216,000	828	20,700	248,400
Gross profit (GP) [C=(A-B)]	480	12,000	144,000	552	13,800	165,600
Less: Operating Costs:						
Electricity bill		220	2,640		242	2,904
Transportation		500	6,000		500	6,000
Mobile bill		150	1,800		165	1,980
Proposed salary		3,000	36,000		3,000	36,000
Other Expenses		100	1,200		100	1,200
Non Cash Item:						
Depreciation Expenses		-	500		-	500
Total Operating Cost (D)		3,970	48,140		4,007	48,584
(C-D)Net Profit:		8,030	95,860		9,793	117,016
Retained Income:			95,860			117,016

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

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

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance		111,860
Capital Infusion by Investor	40,000	
Sales	360,000	414,000
Total Receipts	400,000	525,860
Cash Outflow:		
Cost of goods sold	216,000	248,400
Operating expenses	48,140	48,584
Return to investor	24,000	24,000
Total payment	288,140	320,984
Closing Balances	111,860	204,876

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1, Labor: 01
- 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 31st Ex. SB Design Lab on 17th August,
2016 at Grameen Kalyan.

Thank you





















Mother & Me



Thank You