A Nobin Udyokta Project

PUTUL KUTIR SHILPA





Project by: Putul Rani

Identified by: Md. Gias uddin

Verified By: Abdul Alim

Matlab Unit, Chandpur Anchal-1

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	•	Putul Rani			
Age	:	22/05/1985(31Years)			
Marital status	:	Married			
Children	:	01 son 01 Daughter			
No. of siblings:	:	Brothers- 3 Sister- 01			
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.		Mother			
Education	:	Class Eight			

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Handicraft Business
Trade License No-		153
Business Experiences	:	15 Years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01881709223
NU Project Source/Reference	:	GT Matlab Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's Mother has been a member of Grameen Bank (GB) since 15 Jul. 2009. At first she took Tk.5,000 from GB. She invested GB Loan in her husbands business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name		Putul kutir Shilpa
Address/ Location		Durgapur, Matlab (North), Chandpur.
Total Investment in BDT	:	145,000/=
Financing		Self BDT 95,000 (from existing business) - 66% Required Investment BDT 50,000 (as equity) -34%
Present salary/drawings from business (estimates)	:	4500
Proposed Salary		7500
i. Proposed Business 30% of present gross profit margin	:	30%
ii. Estimated 30% of proposed gross profit margin		30%
iii. Agreed grace period		2 Months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A
Tire, disaster etc.)		

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)					
Particulars	Daily	Monthly	Yearly			
Sales (A)	2,000	60,000	720,000			
Less: Cost of sale (B)	1,400	42,000	504,000			
Gross Profit 30% (A-B)= [C]	600	18,000	216,000			
Less: Operating Costs						
Electricity bill		500	6,000			
Night Guard Bill		00	00			
Rent		00	00			
Mobile Bill		400	4,800			
Salary from Business (Self)		5,000	60,000			
Salary from Business (Staff)		3,000	36,000			
Others (Entertainment)		300	3,600			
Non Cash Item:						
Depreciation Expenses(00*10%)		00	00			
Total Operating Cost (D)		9,200	110,400			
Net Profit (C-D):		8,800	105,600			

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items Bamboo (100ps. x 450/-) Plastic (50kg x 100/-) Bamboo Stick different item Chai (100ps x 80/-)	45,000 10,000 32,000 8,000		95,000
Proposed Items Bamboo (100ps. x 450/-) Plastic (50kg x 100/-)		45,000 5,000	50,000
Total Capital	95,000	50,000	145,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

Financial Projection of NU BUSINESS PLAN



Particulars	١	ear 1 (B	DT)	Year 2 (BDT)			Year 3 (BDT)		
i articulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2,500	75,000	900,000	3,000	90,000	1,080,000	3,500	105,000	1,260,000
Less: Cost of Sale (B)	1,875	56,250	675,000	2,100	63,000	756,000	2,450	73,500	882,000
Profit 30% (A-B)=(C)	625	18,750	225,000	900	27,000	324,000	1,050	31,500	378,000
Less operating cost:									
Electricity bill		550	6,600		700	8,400		800	9,600
Mobile Bill		500	6,000		600	7,200		700	8,400
Salary- self		5,000	60,000		6,500	78,000		7,500	90,000
Salary-employee (3)		3,000	36,000		4,000	48,000		4,500	54,000
Shop Rent		00	00		00	00		00	00
Others		400	4,800		500	6,000		600	7,200
Depreciation Expenses		00	00		00	00		00	00
Total Operating Cost (F)		9,450	113,400		12,300	147,600		14,100	169,200
Net Profit		9,300	111,600		14,700	176,400		17,400	208,800
GT payback		20,000			20,000			20,000	
Retained Income:			91,600			156,400	188,800		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 2 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50,000	0	0
1.2	Net Profit	111,600	176,400	208,800
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus	0	71,400	227,800
	Total Cash Inflow	161,600	247,800	436,600
2.0	Cash Outflow			
2.1	Purchase of Product	50,000	00	00
2.2	Pay Back GB Loan	20,200	0	0
2.2	Investment Pay Back GT	20,000	20,000	20,000
	Total Cash Outflow	90,200	20,000	20,000
3.0	Net Cash Surplus	71,400	227,800	416,600

SWOT Analysis



STRENGTH

- Long relationship with Grameen
- Well Known Person in locality
- Skill and 15 years working Experience

WEAKNESS

- Lack of investment
- Less stock

OPPORTUNITIES

Have a chance at more customers within local area

$\mathbf{T}_{\mathsf{HREATS}}$

Theft

































































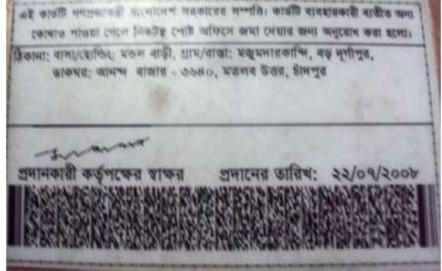




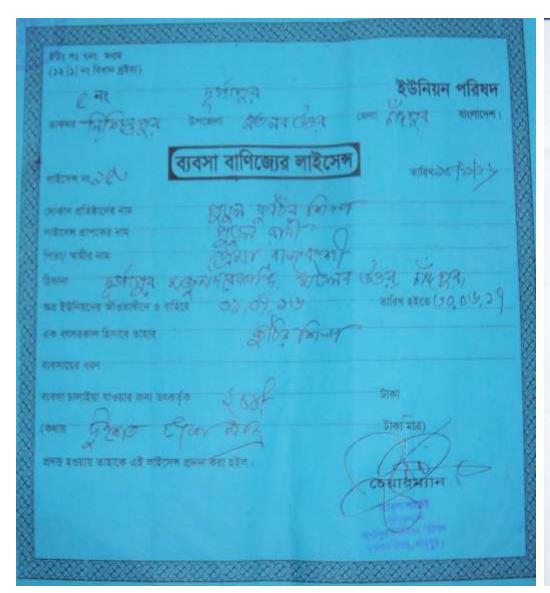


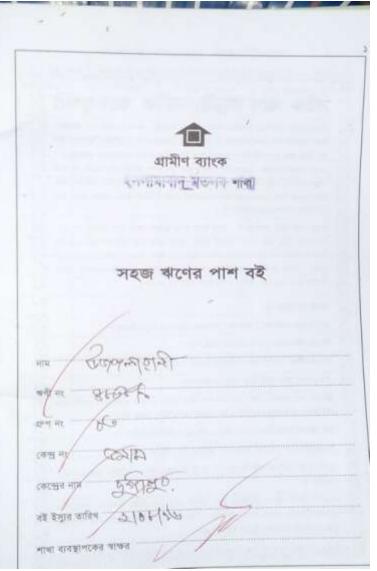




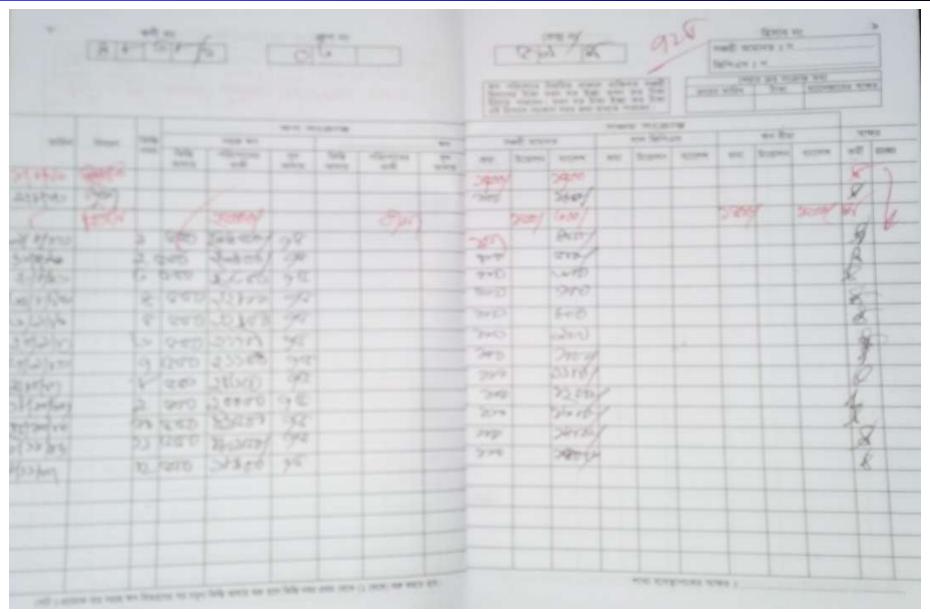














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