



Grameen Kalyan

Proposed NU Business Name : MOU Mistanno Vander.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD. Ibrahim Khalil Vill: Fulbaria, Post:Fulbaria, Upazilla: Fulbaria, District: Mymensingh
Age	:	28 Years
Marital status	:	Married.
No. of siblings:	:	3 (Three) brothers and 2 (Two) 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	:	Most: Jamila Khatun.
(iii) Father's name	:	Md. Abdul Khalek
(iv) GB member's info	:	Branch: Kushmail Paner Vhita. Group # 06 Centre # 2/ M, Loan no: 2872, Member since: 1992, First loan: Tk. 3,000, Existing loan: Nil, Outstanding: Nil.
Further Information:	:	
(v) Who pays GB loan installment	:	Nil.
(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	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Own 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.)	:	He has 14 years working experience in made sweets and heaving on hand training from Polli Mongol.
Other Own/Family Sources of Income	:	My income from business.
Other Own/Family Sources of Liabilities	:	Own
Contact number	:	01712443801, 01916888450
National ID number	:	6122003203843
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1992. At first she took GB loan BDT= 3,000 (Three thousand) and used the money in Agricultural development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	MOU Mistanno Vandar.
Address/ Location	:	Fulbaria, Mymensingh.
Total Investment	:	BDT= 10,17,000
Financing	:	Self financing: BDT= 6,17,000 (Existing business & cash) Required Investment: BDT= 4,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 15,000
Proposed Salary	:	BDT= 15,000 (Fifteen thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 2 shops and a factory. ➤ 3 employees will be hired daily basic to make sweets. ➤ 232 kg. different types of sweets will be sold per day in 4 shop. ➤ Estimated sells about @ TK. 28,410 per day. ➤ Payback period is estimated 3 years. ➤ Expected date to start the project is in early 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

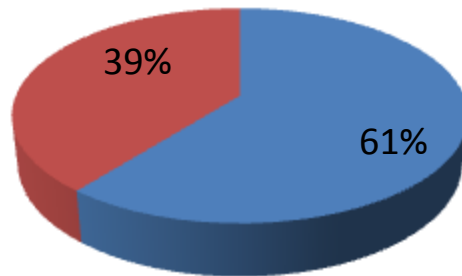
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	12,000	300,000	3,600,000
Cost of Sales (B)	10,500	262,500	3,150,000
Gross profit (GP) [C=(A-B)]	1,500	37,500	450,000
<u>Less:Operating Costs:</u>			
Electricity bill		1,500	18,000
Transport		3,000	36,000
Mobile bill		1,000	12,000
Night guard bill		100	1,200
Present salary/Drawing self/wages		15,000	180,000
Shop rent		8,000	96,000
Other Expenses/ Pouro Tax		1,000	12,000
Non Cash Item:			
Depreciation Expenses			5,000
<i>Total Operating Cost (D)</i>		29,600	360,200
(C-D) Net Profit:		7,900	89,800

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total Cost (BDT)1+2
Shop Security	200,000	400,000	600,000
Furniture's	50,000	100,000	150,000
Freez (2*35000) Propopsed	50,000	70,000	120,000
Fuel (stock)	30,000	30,000	60,000
Working Capital	30,000	50,000	80,000
Others	2,000	5,000	7,000
Total Capital	362,000	655,000	1,017,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	617,000	61
Investor's Investment	400,000	39
Total Investment	1,017,000	100



■ Entrepreneur's Contribution

■ Investor's Investment

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year (BDT) 1			Year (BDT) 2			Year (BDT) 3		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:									
Estimated Sales (Sweets) (A)	28,910	722,750	8,673,000	33,740	843,500	10,122,000	42,740	1,068,500	12,822,000
Cost of Sales (B)	26,460	661,500	7,938,000	31,114	777,850	9,334,200	39,456	986,400	11,836,800
Gross profit (GP) [C=(A-B)]	2,450	61,250	735,000	2,626	65,650	787,800	3,284	82,100	985,200
Less: Operating Costs:	-	-	-	-	-	-	-	-	-
Electricity bill		5,300	63,600		5,300	63,600		5,830	69,960
Transportation	150	4,500	54,000		4,500	54,000		4,500	54,000
Shop rent		17,500	210,000		17,500	210,000		17,500	210,000
Night guard bill		100	1,200		100	1,200		100	1,200
Wages		6,000	72,000		6,000	72,000		9,000	108,000
Mobile bill		1,000	12,000		1,100	13,200		1,210	14,520
Proposed salary-self		10,000	120,000		10,000	120,000		12,000	144,000
Other Expenses		2,000	24,000		2,000	24,000		2,200	26,400
Non Cash Item:									
Depreciation Expenses		-	10,000			10,000			10,000
Total Operating Cost (D)		46,400	566,800		46,500	568,000		52,340	638,080
(C-D) Net Profit:		14,850	168,200		19,150	219,800		29,760	347,120
Retained Income:		168,200			219,800			347,120	

Notes: 1. Agreed Grace period: 3 Months.

2. **Investment Payback schedule:** Quarterly installment will be paid including ownership transfer fee after three months grace period).

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

Cash inflow	Year 1	Year 2	Year 3
Opening Balance	30,000	98,200	198,000
Capital Infusion by UDYOKTA			
Capital Infusion by Investor	400,000		
Sales	8,673,000	10,122,000	12,822,000
Total Receipts	9,103,000	10,220,200	13,020,000
<u>Cash Outflow:</u>			
Cost of goods sold	7,938,000	9,334,200	11,836,800
Operating expenses	566,800	568,000	638,080
Shop Advance	400,000		
Return to investor (including Transfer fee)	120,000	160,000	200,000
Total payment	9,024,800	10,062,200	12,674,880
Closing Balances	78,200	158,000	345,120

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1
- Others (beyond family): 03
- Ownership in his own name.

WEAKNESS

- Lack of Sufficient Capital.
- Expire Date.

OPPORTUNITIES

- Lot of Experience in this business.
- Local Demand for my sweets.
- Location of shop.
- Investor's money will be payback in 3 years.

THREATS

- Fire burn from kitchen.
- Political Unrest.

Presented at 2nd Ext SB Design Lab on 21st March,
2015 at Grameen Kalyan.

Thank you

Pictures

My Shop and me





Trade License

 **ফুলবাড়ীয়া পৌরসভা কার্যালয়**
স্থাপিত : ২০০১ইং
ফুলবাড়ীয়া, ময়মনসিংহ।

ট্রেড লাইসেন্স

বহি নং- **68** ক্রমিক নং- **6732** লাইসেন্স নং- **১৫৫২**

স্থানীয় সরকার (পৌরসভা) আইন, ২০০৯ এর ধারা ১০৩ ও আদর্শ কর তফসিলে বর্ণিত বিধিমালা অনুসারে প্রদত্ত ট্রেড, প্রফেশন, কলিং, ও বিজ্ঞাপন লাইসেন্স।
অত্র লাইসেন্স পরবর্তী পৃষ্ঠায় বর্ণিত শর্তাদি সাপেক্ষে ২০.১৫.....সনের ৩০ জুন পর্যন্ত মেয়াদে ব্যবসা প্রতিষ্ঠানে নাম.....

প্রাঃ..... **মো. মিজবান হাড্ডার-২**
পিতা/স্বামী..... **মো. ইব্রাহিম খান্নান**
..... **মো. মো. খান্নান** কে অত্র পৌর এলাকাধীন
..... **হুমায়ুন হাড্ডার** রোডস্থিত..... নং হোল্ডিং এ
..... **মিজবান** ব্যবসা করার জন্য ট্রেড লাইসেন্স ফিস :..... টাকা
বকেয়া :..... টাকা
সার চার্জ :..... টাকা
বিজ্ঞাপন কর :..... টাকা
সর্বমোট :..... **১৬০০/-** টাকা

সতর্কতা :- (ক) এই লাইসেন্স ব্যবসার প্রকাশ্য স্থানে ঝুলাইয়া রাখিতে হইবে।
(খ) এই লাইসেন্স কোন ব্যক্তি বা স্থানের নামে পরিবর্তন যোগ্য নহে।

তারিখ :
লাইসেন্স পরিদর্শক
ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ।
মেয়াদ : ২০/০৬/১৮
ফুলবাড়ীয়া পৌরসভা
ফুলবাড়ীয়া, ময়মনসিংহ।

Thank You