

Proposed NU Business Name: Mamun Art And Badhai Ghor



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdullah Al Mamun Vill: Zharabarsha, Union: 6 no. Ghuridoho, Post: Dakbangla Bazar, Upazila: Saghata, District: Gaibandha
Age	:	25 years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 (three) Brothers & 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. Nasima Begum
(iii) Father's name	:	Md. Jolil Bapari
(iv) GB member's info	:	<i>Branch: Saghata. Centre # 54/Mo,</i> <i>Loan no.: 6625/1, Member since 31 March, 2009</i> First loan: Tk. 5,000 Existing loan: Tk. 12,000, Outstanding: Tk. 5,300
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	SSC
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	11 (eleven) years experience in art business & started the business with only Tk. 5,000 (five thousand) : He has on hand training
Other Own/Family Sources of Income	:	Father's income from agriculture
Other Own/Family Sources of Liabilities	:	No
NU's Contract No.	:	01724140631
NU's National ID No.	:	321327000019
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Nasima Begum is a GB member since March 31, 2009, at first she took GB loan BDT 5,000 (five thousand).
- Gradually she took GB loan several times and utilized it for purchasing cows, 10 decimal land lease, cultivation and house repairing.
- Finally GB loan improved her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mamun Art And Badhai Ghor</i>
Address/ Location	:	Saghata Bazar, Saghata, Gaibandha
Total Investment in BDT	:	Tk. 180,200
Financing	:	Self Tk. 80,200 (from existing business) Investor tk. 100,000 (from proposed business)
Present salary/drawings from business (estimates)	:	Taka 5,000 (Five Thousand)
Proposed Salary	:	Taka 5,000 ((Five Thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 60%
(ii) Estimated % of proposed gross profit margin	:	On an average 60%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

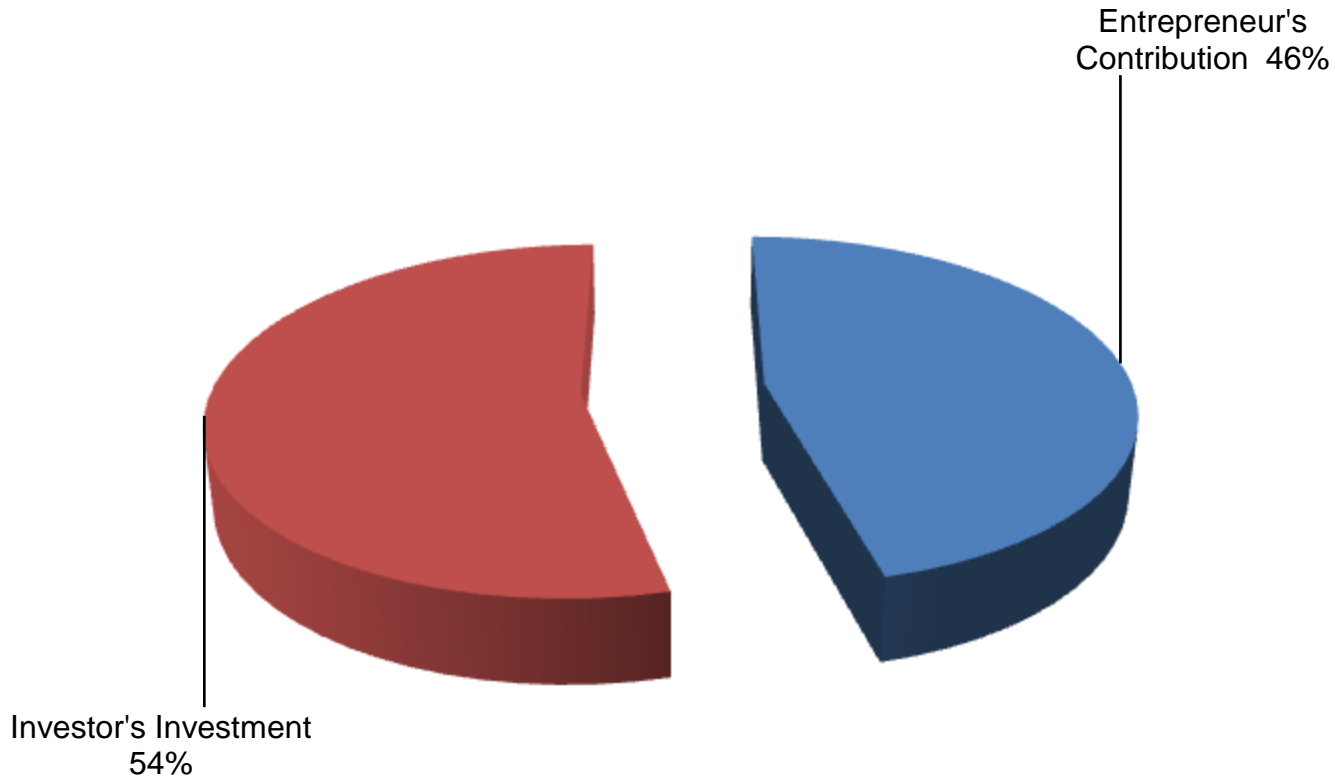
Particulars	Existing		
	Daily	Monthly	Yearly
Sales of products (A)	700	18,900	226,800
Less: Cost of Sales (B)	280	7,560	90,720
Gross Profit (C) [C=(A-B)]	420	11,340	136,080
<i>Less: Operating Cost:</i>			
Electricity bill		200	2,400
Shop Rent		500	6,000
Night Guard bill		50	600
Mobile bill		100	1,200
Conveyance		900	10,800
Present salary- (Self)		5,000	60,000
Other Cost (Entertainment & stationary etc.)		900	10,800
<i>Non Cash Item:</i>			
Depreciation Expenses		178	2,138
<i>Total Operating Cost (D)</i>		7,828	93,938
Net Profit (C-D):		3,512	42,142

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (paint, screen & banner cloth, sheet, paper, stretching paper, hardboard, etc.)	various paint, cloth, fiber & aluminum frame, gray paper etc.	18,780	25800	44,580
Investment in machineries (heater, brush, curter, bled, compass etc.)	Computer set, seal machine, light board, printer etc.	9,320	68,200	77,520
Furniture & Decoration		7,400	6,000	13,400
Grameen Bank outstanding Loan		(5,300)	-	(5,300)
Advance for shop		50,000	-	50,000
Total Capital		80,200	100,000	180,200

SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 85,500
- Investor's Investment BDT 100,000
- Total Capital BDT 185,500



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales of products	1,050	28,350	340,200	1,155	31,185	374,220	1,213	32,744	392,931
Less: Cost of Sales (B)	420	11,340	136,080	462	12,474	149,688	485	13,098	157,172
Gross Profit (C) [C=(A-B)]	630	17,010	204,120	693	18,711	224,532	728	19,647	235,759
Less: Operating Cost:									
Electricity bill		300	3,600		400	4,800		500	6,000
Shop Rent		500	6,000		600	7,200		700	8,400
Night Guard bill		50	600		80	960		110	1,320
Mobile bill (SMS & Reporting)		300	3,600		320	3,840		350	4,200
Conveyance		1,000	12,000		1,100	13,200		1,200	14,400
Proposed Salary-Self		5,000	60,000		5,500	66,000		5,500	66,000
Salary (Assistant-1)		2,500	30,000		2,500	30,000		2,500	30,000
Other Cost (Entertainment & stationary etc.)		1,000	12,000		1,000	12,000		1,000	12,000
Ownership Transfer Fee		667	4,000		667	8,000		667	8,000
Non Cash Item:									
Depreciation Expenses		1,081	12,968		1,081	12,968		1,081	12,968
Total Operating Cost (D)	-	12,397	144,768	-	13,247	158,968	-	13,607	163,288
Net Profit (C-D):	-	4,613	59,352	-	5,464	65,564	-	6,039	72,471
Retained Income:			59,352			124,916			197,387

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	100,000	-	-
1.2	Net Profit	63,352	73,564	80,471
1.3	Depreciation Expenses	12,968	12,968	12,968
1.4	Opening Balance of Cash Surplus	-	47,020	85,552
Total Cash Inflow		176,320	133,552	178,991
2.0	Cash Outflow			
2.1	Product Purchase	94,000	-	-
2.2	Decoration	6,000	-	-
2.3	Payback of Outstanding GB Loan	5,300	-	-
2.4	Investment Payback including Ownership Transfer Fee	24,000	48,000	48,000
Total Cash Outflow		129,300	48,000	48,000
3.0	Total Cash Surplus	47,020	85,552	130,991

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 1
Others (beyond family): 0
Future employment: 1
- Ownership in his own name;
- Maintains books of record.

WEAKNESS

- Credit sales (realizes timely);
- Can not supply goods and service as per demand.

OPPORTUNITIES

- Location of shop;
- Fixed customer ;
- Good reputation;
- Capital of the entrepreneur will be BDT 2,77,587 after 3 years excluding investor's money.

THREATS

- System loss.

Presented at 2nd In-house Executive Social Business Design Lab
on March 19, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures



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श्री विद्यालय कलेक्टरी (विद्यार्थी)
विद्यार्थी के लिए नमस्कार/सुख/सुख/सुख

ਦਿਨਿਕ ਹਿਸਾਬ

ਤਾਰੀਖ	ਵਿਵਰਣ	ਕਿੱਝ	ਖਰਚ	ਮੁੱਲ
02/07/20	220/-	ਮੁਝੇ	80	
03/07/20	900/-	1000	20	
04/07/20	2020	1000	20	
05/07/20	600	—	60	
06/07/20	2200	—	200	
07/07/20	820	—	20	
08/07/20	900	200	20	
09/07/20	1000	—	60	
10/07/20	600	—	20	
11/07/20	200	—	20	



Thank You