

Proposed NU Business Name: Aleya Holud Cal



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Alamgir Kabir Vill: Choto Mingiya, Union: 2 no Charul, Post: Lahiri-5141, Upazila: Baliadangi, District: Thakurgaon.
Age	:	22 Years
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	2 (two) 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. Aleya Begum
(iii) Father's name	:	Md. Musharraf Hossen
(iv) GB member's info	:	<i>Branch: Charul, Baliadangi Centre # 53/Mo, Loan no.: 4573, Member since 2004, First loan: Tk. 2,000 Existing loan: 35,000 , Outstanding loan: 28,388</i>
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	B.A (1 st year)
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	06 (six) years working experiences in selling thrashing different types of spices and rice. He started this business only with Tk. 50,000. : He has on hand training.
Other Own/Family Sources of Income	:	Father's income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contract No.	:	01740347080
NU's National ID No.	:	19959410852009305
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Mst. Aleya Begum is a GB member since 2004, at first she took GB loan BDT 2,000 (Two thousand).
- Gradually she took loan several times and utilized it by assisting her son in business and agriculture.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Aleya Holud Cal</i>
Address/ Location	:	Lahiri Hat, Baliadangi, Thakurgaon
Total Investment in BDT	:	Tk. 485,000
Financing	:	Self Tk. 285,000 (from existing business) Required Investment Tk. 200,000(as equity)
Present salary/drawings from business	:	Taka 3,500 (Three thousand five hundred)
Proposed Salary (estimates)	:	Taka 4,000 (Four thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 20%
(ii) Estimated % of proposed gross profit margin	:	On an average 20%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales revenue (A)	5,300	148,400	1,780,800
Less: Cost of Sales (B)	4,240	118,720	1,424,640
Gross Profit (C) [C=(A-B)]	1,060	29,680	356,160
Less: Operating Cost:			
Electricity bill		9,200	110,400
Night Guard bill		100	1,200
Mobile bill		300	3,600
Conveyance		1,500	18,000
Present Salary (Self)		3,500	42,000
Present Salary (Assistant-2)		6,000	72,000
Other Cost (stationary & Entertainment etc.)		800	9,600
Non Cash Item:			
Depreciation Expenses		1,838	22,050
Total Operating Cost (D)		23,238	278,850
Net Profit (C-D):		6,443	77,310

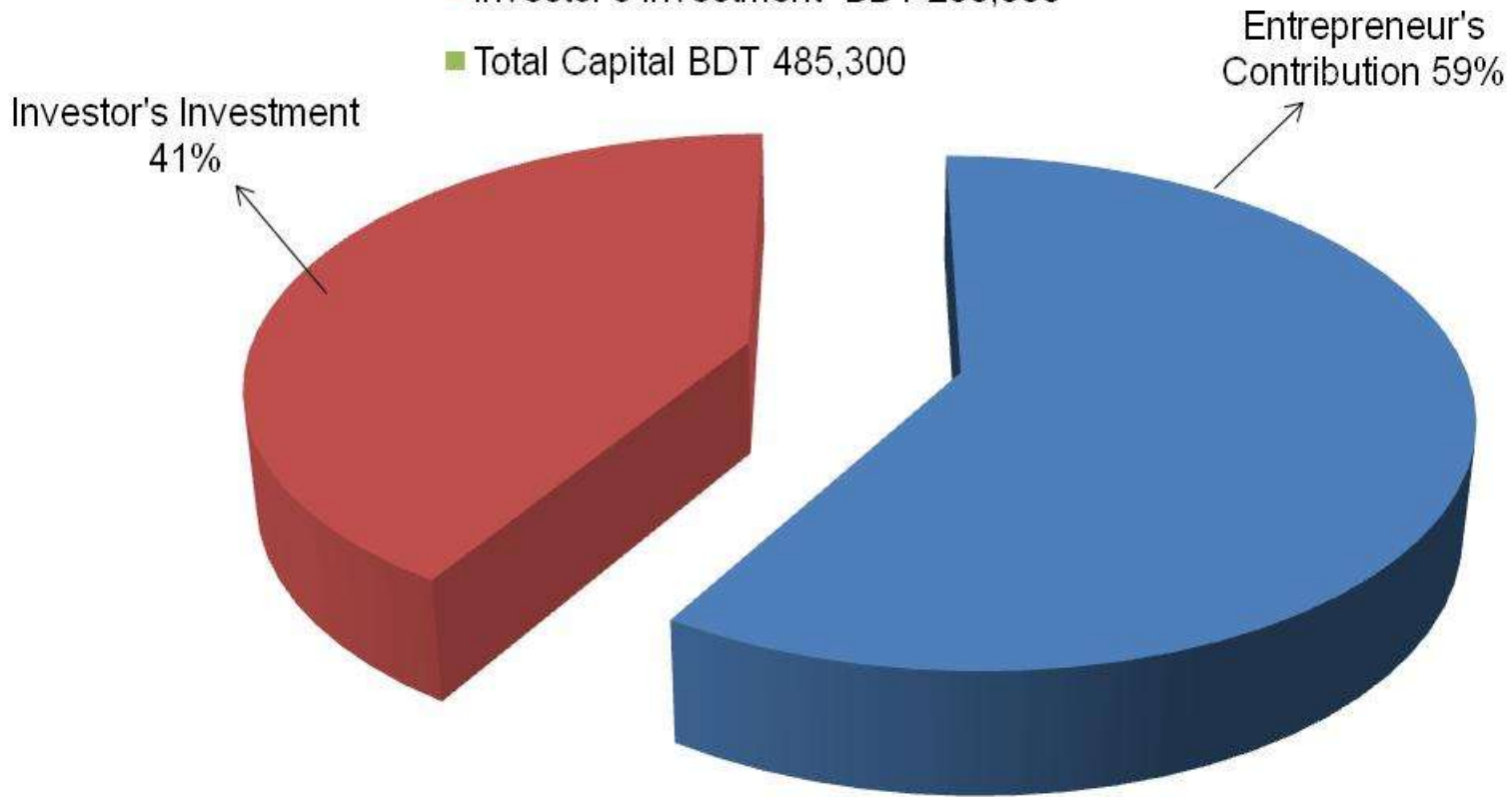
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in Products (chilies & turmeric)	Investment in Products (chilies & mustard)	127,000	70,000	197,000
Investment in Machineries (rice thrashing machine & spices thrashing machine etc.)	Investment in Machineries (mustard thrashing machine.)	109,500	130,000	239,500
Cash in hand		2,000	-	2,000
Debtors		45,000	-	45,000
Investment in Decoration		1,500	-	1,500
Total Capital		285,000	200,000	485,000

SOURCE OF FINANCE

Chart Title

- Entrepreneur's Contribution BDT 285,300
- Investor's Investment BDT 200,000
- Total Capital BDT 485,300



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 revenue (A)	8,000	223,995	2,687,940	8,800	246,394	2,956,733	9,504	266,106	3,193,272
Less: Cost of Sales (B)	6,400	179,196	2,150,352	7,040	197,116	2,365,387	7,603	212,885	2,554,618
Gross Profit (C) [C=(A-B)]	1,600	44,799	537,588	1,760	49,279	591,347	1,901	53,221	638,654
Less: Operating Cost:									
Electricity bill		11,000	132,000		12,000	144,000		13,000	156,000
Night Guard bill		150	1,800		200	2,400		250	3,000
Mobile bill (SMS & Reporting)		600	7,200		700	8,400		800	9,600
Conveyance		1,800	21,600		2,100	25,200		2,400	28,800
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary-Self		4,000	48,000		4,500	54,000		5,000	60,000
Proposed Salary (Assistant-3)		9,000	108,000		10,500	126,000		12,000	144,000
Other Cost (stationary & Entertainment etc.)		900	10,800		1,000	12,000		1,100	13,200
Non Cash Item:									
Depreciation Expenses		4,004	48,050		4,004	48,050		4,004	48,050
Total Operating Cost (D)	-	32,788	385,450	-	36,338	436,050	-	39,888	478,650
Net Profit (C-D):	-	12,011	152,138	-	12,941	155,297	-	13,334	160,004
Retained Income			152,138			307,435			467,439

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 STATEMENT

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	160,138	171,297	176,004
1.3	Depreciation Expenses	48,050	48,050	48,050
1.4	Opening Balance of Cash Surplus	-	160,188	283,535
	Total Cash Inflow	408,188	379,535	507,589
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	160,188	283,535	411,589

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 01
Others (beyond family): 02
- Future employment: 01
- Ownership of Business in own name
- Six years working experience

WEAKNESS

- Can not supply goods & service according to demand.

OPPORTUNITIES

- Location of shop;
- Increase of demand;
- The capital of Entrepreneur will be Tk. 772,439 after 3 years excluding payback of investor's money.

THREATS

- Local Competitors;
- Political unrest.

Presented at 4th In-house Executive Social Business Design Lab
on March 31, 2015 at Grameen Telecom Trust Premises

Thank you

Pictures











Thank You