



Grameen Kalyan

**Proposed NU Business Name : Mayer Dhoa
Nursery**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md .Shidul Islam Vill: Swastipur, Post: Swastipur. Upazilla : Kushtia, District: Kushtia
Age	:	30 Years
Marital status	:	Married
No. of siblings:	:	1 (one) brothers & 3 (Three) sisters.
Parent's and GB related Info		<input checked="" type="checkbox"/> <input type="checkbox"/>
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	Mst. Mojiron nesa .
(iii) Father's name	:	Md. Komor uddin sek .
(iv) GB member's info	:	Branch: Alampur, Group # 02, Centre # 19/M, Loan no.1775/3,
Further Information:		Member since: 2011, First loan : Tk. 20,000/-, Existing loan: 90,000, Outstanding: 40000/-
(v) Who pays GB loan installment	:	Entrepreneur
(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	:	Class ten .

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

Present Occupation(Besides own business, i.e., persuading 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.)	:	No formal training but he has three years experiences on nursery.
Other Own/Family Sources of Income	:	Father's income from agriculture farming .
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01723203385.
National ID number	:	5017918380518
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 20,000 (Twenty thousand) and use agriculture farming .Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Mayer Dhoa nursery.</i>
Address/ Location	:	Bottoil, Kushtia.
Total Investment in BDT	:	BDT : 5,15,000/-
Financing	:	Self BDT : 3,15,000 /- (from existing business) Required Investment BDT : 2,00,000/- (as equity)
Present salary/drawings from business (estimates)	:	BDT : 3000 /- (Three thousand)
Proposed Salary	:	BDT : 4000 /- (Four thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Selling price of each tree tk 20 to 2000 which is depend on size, quality and type of tree; ➤ Gross profit is around 30% on sales ➤ Total number of employees 03 including me; ➤ Payback period is 3 years; ➤ Expected date to expand the project in September,2015.

INFO ON EXISTING BUSINESS OPERATIONS

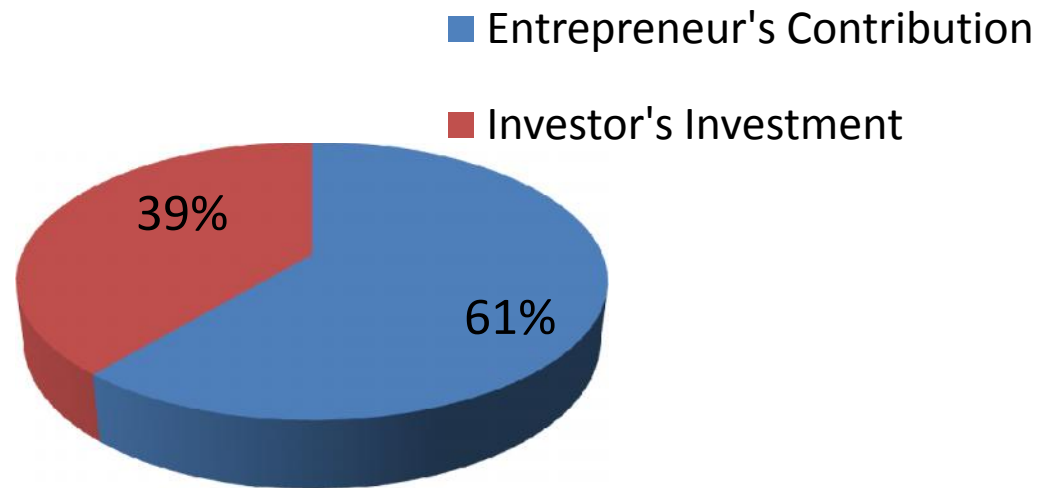
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	78,000	936,000
Less: Cost of sales (B):	2,100	54,600	655,200
Gross profit (GP) [C=(A-B)]	900	23,400	280,800
Less: Operating Costs:			
Electricity bill		200	2,400
Transportation		1000	12,000
Mobile bill		200	2,400
Wages(2 labor average salary)		10500	126,000
Present salary/Drawings-self		3,000	36,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation/product loss		300	3,600
Total Operating Cost (D)		15,300	183,600
(C-D)Net Profit:		8,100	97,200

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed (BDT) (2)	Total (BDT)
	1	2	3(1+2)
Investments in different categories:			
Fruit tree(Mango tree, coconut tree, litchi, etc)	100,000	70,000	170,000
Wood tree (Mehoguni,akashmoni,shisu,lombu,moham etc)	110,000	50,000	160,000
Flower tree(Rose, hasnahena, belly rojonigondha, tagor ,jesmin etc)	70,000	60,000	130,000
Herbal tree(Lojjaboti,shorpogondha,shotomul turupchondal , masmasinda,etc)	20,000	20,000	40,000
Cash in Hand	15,000		15,000
Total Capital	315,000	200,000	515,000

Source of Finance

Source	Amount in BDT	%
Entrepreneur's Contribution	315,000	61
Investor's Investment	200,000	39
Total Investment	515,000	100



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 (A)	4,500	117,000	1,404,000	5,175	134,550	1,614,600	5,951	154,733	1,856,790
Less: Cost of sales (B):	3,150	81,900	982,800	3,623	94,185	1,130,220	4,166	108,313	1,299,753
Gross profit (GP) [C=(A-B)]	1,350	35,100	421,200	1,553	40,365	484,380	1,785	46,420	557,037
Less: Operating Costs:									
Electricity bill		300	3,600	0	330	3,960	0	363	4356
Transportation		1500	18,000		1650	19,800		1815	21780
Mobile bill		400	4,800		440	5,280		484	5808
Proposed salary		4,000	48,000		7,000	84,000		8000	96000
Wages		14,000	168,000		15,400	184,800		16940	203280
Other Expenses		200	2,400		220	2,640		242	2904
Non Cash Item:									
Depreciation Expenses		500	6,000		550	6,600		605	7260
Total Operating Cost (D)		20900	250,800	0	25,590	307,080	0	28449	341,388
(C-D)Net Profit:		14,200	170,400		14,775	177,300		17,971	215,649
Retained Income:			170,400			177,300			215,649

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly installment 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>	<i>Year 3</i>
Cash inflow:			
Opening Balance	15,000	305,400	402,700
Capital Infusion by Investor	200,000	-	0
Sales	1,404,000	1,614,600	1,856,790
Total Receipts	1,619,000	1,920,000	2,259,490
Cash Outflow:			
Cost of goods sold	982,800	1,130,220	1,299,753
Operating expenses	250,800	307,080	341,388
Return to investor	80,000	80,000	80,000
Total payment	1,313,600	1,517,300	1,721,141
Closing Balances	305,400	402,700	538,349

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1 Others (beyond family): 2<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good reputation;<input type="checkbox"/> Ownership in his own name;	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/>lack of sufficient capital;<input type="checkbox"/>Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Huge demand in my local area;<input type="checkbox"/> Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Product damage.

Presented at 7th SB Ex. Design Lab on 1st of
September, 2015 at Grameen Kalyan

Thank you

Pictures

My mother and me























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একাউন্ট অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য।

ক্রমিক নং - 721

ট্রেড লাইসেন্স
৫ নং আলামপুর ইউনিয়ন পরিষদ

বহি নং - ০৬ উপজেলাঃ- কুষ্টিয়া (সদর) ও জেলা :- কুষ্টিয়া।
লাইসেন্স নং : ২২১/২০১৪ তারিখ :- ২৫/০৭/২০১৪

দোকান / কোম্পানী / ফার্ম / গ্রহীতার নাম মাফের দোয়া নামা
পিতা / স্বামী / মালিকের নাম মোঃ মাহমুদ হামিদ
ঠিকানা গ্রাম: + পোঃ মনিপুর, ঠিকানা: + পোঃ কুষ্টিয়া
পেশা, ব্যবসা ও যানবাহন প্রভৃতি ফলক, বস্ত্র, পুষ্টি গাদ্ব বিক্রয়
বৈধ বা বলবৎ থাকার সময় (বৎসর) এক বছর
লাইসেন্সের মেয়াদ জুলাই ২০১৪ হইতে জুন ২০১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ { অংকে টাকা ২০০ + ১৫/-
কথায় দুইশত পঁচাত্তর টাকা মাত্র।

সময়মত ট্যাক্স পরিশোধ করুন।

৫নং আলামপুর ইউনিয়ন পরিষদ।
কুষ্টিয়া সদর উপজেলা, কুষ্টিয়া।

Thank You