



Grameen Kalyan

Proposed NU Business Name : *Alamin* Mistanno Vander.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD. Alamin, Vill: Roghurampur, Post:Somvugong, Upazilla: Sador District: Mymensingh
Age	:	21 Years
Marital status	:	Single.
No. of siblings:	:	4 (Four) brothers and 1 (One) sister.
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. (ix) Others	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Most: Julakha Khatun.</p> <p>Md. Aiub Ali</p> <p>Branch: Chorneloxia. Group # 09 Centre # 34/ M, Loan no: 2985, Member since: 1996, First loan: Tk. 3,000, Existing loan: 70,000, Outstanding: 60,000,</p> <p>My father is paying GB loan installment.</p> <p>Nil</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	Eight.

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.)	:	He has no formal training but 3 years experience in running business.
Other Own/Family Sources of Income	:	Fathers income from business & agricultural farming.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01871401490
Birth Certificate	:	19946115240091486
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1996. 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	:	Alamin Mistanno Vandar.
Address/ Location	:	Somvugong, Sador, Mymensingh.
Total Investment	:	BDT= 5,80,000
Financing	:	Self financing: BDT= 4,30,000 (Existing business & cash) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 4000
Proposed Salary	:	BDT= 7,000 (Seven thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The projects will Start with having 1 shop and a factory. ➤ 03 employee will be appoint daily basic for made sweets. ➤ 100 kg. Different kind of sweets will be sold per day in my shop. ➤ Estimated sells about @ TK. 15,500 per day. ➤ Estimated Profit is about 15% On Sales. ➤ Payback period is estimated 3 years. ➤ Expected date to start the project is November, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

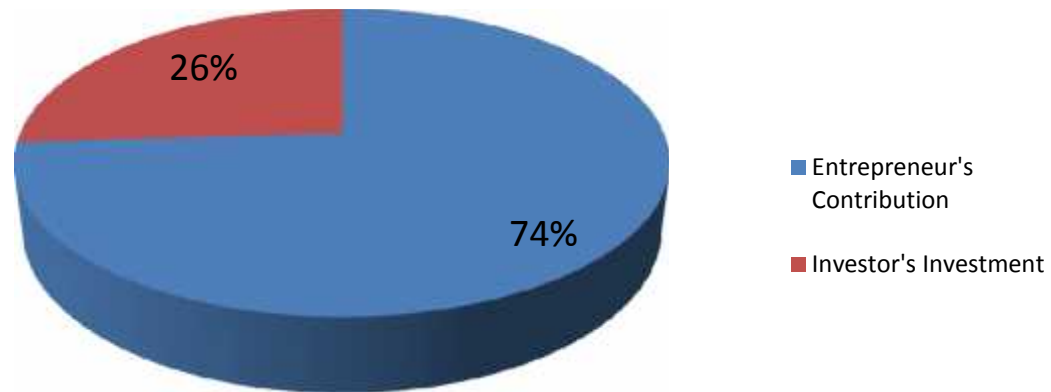
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	10,000	250,000	3,000,000
Cost of Sales (B)	8,000	200,000	2,400,000
Gross profit (GP) [C=(A-B)]	2,000	50,000	600,000
Less: Operating Costs:			
Electricity bill		2,000	24,000
Transport		1,500	18,000
Mobile bill		300	3,600
Generator Bill		500	6,000
Present Salary Self		4,000	48,000
Shop rent		4,000	48,000
Wages 3 Employee Daily Basis	950	23,750	285,000
Other Expenses		2,400	28,800
Non Cash Item:			
Depreciation Expenses		1,000	12,000
Total Operating Cost (D)		39,450	473,400
(C-D) Net Profit:		10,550	126,600

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total Cost (BDT)1+2
Shop Advanced	300,000	-	300,000
Furniture's for Decoration	50,000	50,000	100,000
Refrigerator 2 (Existing)	45,000	-	45,000
Fuel (stock)	5,000	10,000	15,000
Working Capital	25,000	85,000	110,000
Others	5,000	5,000	10,000
Total Capital	430,000	150,000	580,000

Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	430,000	74
Investor's Investment	150,000	26
Total Investment	580,000	100



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
Sales (A)	15,500	387,500	4,650,000	16,275	406,875	4,882,500	17,089	427,219	5,126,625
Cost of Sales (B)	13,175	329,375	3,952,500	13,834	345,844	4,150,125	14,525	363,136	4,357,631
Gross profit (GP) [C=(A-B)]	2,325	58,125	697,500	2,441	61,031	732,375	2,563	64,083	768,994
Less: Operating Costs:									
Electricity bill		2,000	24,000		2,100	25,200		2,205	26,460
Transport		2,000	24,000		2,100	25,200		2,205	26,460
Mobile bill		500	6,000		525	6,300		551	6,615
Generator Bill		500	6,000		525	6,300		551	6,615
Present Salary Self		7,000	84,000		7,350	88,200		7,718	92,610
Shop rent		4,000	48,000		4,200	50,400		4,410	52,920
Wages 3 Employee Daily Basis	950	23,750	285,000		24,938	299,250		26,184	314,213
Other Expenses		2,500	30,000		2,625	31,500		2,756	33,075
Non Cash Item:			-		-	-		-	-
Depreciation Expenses		1,000	12,000		1,050	12,600		1,103	13,230
Total Operating Cost (D)		43,250	519,000		45,413	544,950		47,683	572,198
(C-D) Net Profit:		14,875	178,500		15,619	187,425		16,400	196,796
Retained Income:			178,500			187,425			196,796

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

Cash inflow	Year (1)	Year (2)	Year (3)
Opening Balance	25,000	293,500	420,925
Capital Infusion by Investor	150,000	-	-
Sales	4,650,000	4,882,500	5,126,625
Total Receipts	4,825,000	5,176,000	5,547,550
<i>Cash Outflow:</i>			
Cost of goods sold	3,952,500	4,150,125	4,357,631
Operating expenses	519,000	544,950	572,198
Return to investor (including Transfer fee)	60,000	60,000	60,000
Total payment	4,531,500	4,755,075	4,989,829
Closing Balances	293,500	420,925	557,721

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1 Others (beyond family): 03➤ Ownership in his own name.➤ Skill & Experience,	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Mobile Court.➤ Lack of Sufficient Capital.➤ Damage Sweets after made.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ Local Demand for sweets.➤ Location of shop.➤ Investor's money will be payback in three years.	<p>THREATS</p> <ul style="list-style-type: none">➤ Fall of price.➤ Fire burn from kitchen.➤ Political Unrest.

Presented at 10th SB Design Lab on Dec 24, 2015 at
Grameen Kalyan

Thank you

Pictures

My Shop and me











Thank You