



Grameen Kalyan

Proposed NU Business Name : Smart Collection



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md : Mahamudul Hasan. Vill : Mohendrapur, Post: Baniakandi. Upazilla : Kumarkhali, District: Kushtia.
Age	: 19 Years.
Marital status	: Married.
No. of siblings:	: 3 (Three) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst: Moyna khatun. : Md : Mohashin Ali Mondol. : Branch: Kumarkhali, Group # 08, Centre # 45/M, Loan no : 10676. Member since: 2010, First loan: Tk. 10,000, Last GB loan: 20,000, Outstanding: 8,000 : Father. : No : Nil : Nil : Nil
Education, till to date	: H.S.C Pass

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Garments product 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.)	:	01 (One) year experience in clothing business. Entrepreneur started his business with BDT 50,000 (Fifty Thousand). Now it's value is BDT 93,000 (Ninety three thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01964142024.
National ID number	:	1945017143000113.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2010. At first she took GB loan BDT 10,000 (Ten thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

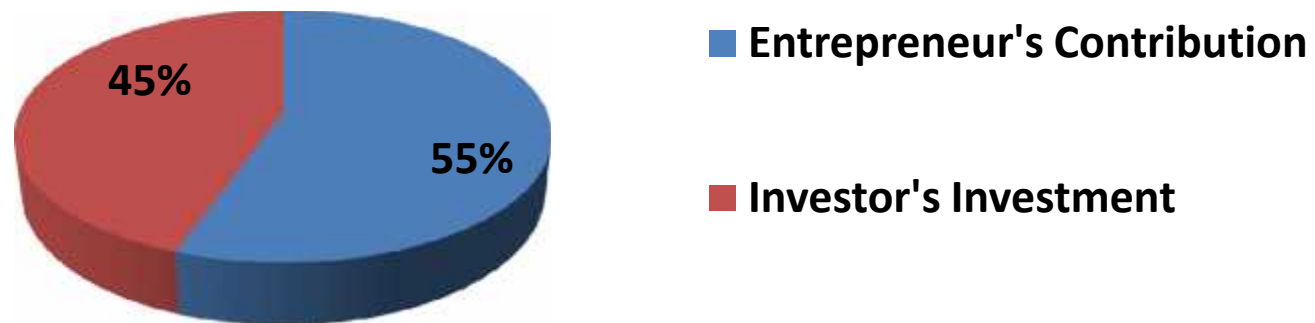
Project's Name	:	Smart Collection.
Address/ Location	:	Mohaendrapur Bazar , Kumarkhali, Kushtia.
Total Investment	:	BDT 2,24,500
Financing	:	Self financing: BDT 1,24,500 Required Investment: BDT 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000/- (Five Thousand Only)
Proposed Salary	:	BDT 5,000/- (Five Thousand Only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will start with different types (Men, Women, Kids, Lungi, Saree, Sandle, etc) of clothing products; ➤ Gain on Sale 20%. ➤ Payback period to the investor is 2 years; ➤ Agreed grace period 3 months; ➤ Expect to start the project in as soon as possible;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
(1)		(2)	(3)	(4)= (2+3)
Investments in different categories:				
Shirt Pant (Menz Item), Lungi	20,000		50,000	70,000
Yards(Thane kapor)			25,000	
Lungi			5,000	
Panjabi			5,000	
Ladies Item	3,000			
Saree			15,000	
Kids Cloth	15,000			15,000
Decoration	20,000	5,000		25,000
Sandle	1,500	10,000		
Security	30,000		-	30,000
Underware, Moja		10,000		
Cash in hand		10,000		10,000
Total Capital	89,500	35,000	100,000	224,500

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	124,500	55
Investor's Investment	100,000	45
Total Investment	224,500	100



Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,500	45,000	540,000
Less: Cost of sales (B):	1,200	36,000	432,000
Gross profit (GP) [C=(A-B)]	300	9,000	108,000
Less: Operating Costs:			
Electricity bill		200	2,400
Generator Bill		150	1,800
Shop Rent		500	6,000
Transportation		500	6,000
Mobile bill		300	3,600
Present salary/Drawings-self		5,000	60,000
Entertainment		200	2,400
Non Cash Item:			
Depreciation Expenses		200	2,400
Total Operating Cost (D)		7,050	84,600
(C-D)Net Profit:		1,950	23,400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2,500	65,000	780,000	2,875	74,750	897,000
Less: Cost of sales (B):	2,000	52,000	624,000	2,300	59,800	717,600
Gross profit (GP) [C=(A-B)]	500	13,000	156,000	575	14,950	179,400
Less: Operating Costs:						
Electricity bill		200	2,400		220	2,640
Generator Bill		150	1,800		150	1,800
Shop Rent		500	6,000		500	6,000
Transportation		500	6,000		550	6,600
Mobile bill		300	3,600		330	3,960
Proposed salary (01 Person)		5,000	60,000		5,000	60,000
Entertainment		200	2,400		220	2,640
Other Expenses		100	1,200		110	1,320
Non Cash Item:						
Depreciation Expenses		200	2,400		220	2,640
Total Operating Cost (D)	0	7,150	85,800	0	7,300	87,600
(C-D)Net Profit:		5,850	70,200		7,650	91,800
Retained Income:			70,200			91,800

Notes: 1. Agreed Grace period: Three Months.

2. **Investment Payback schedule:** Installment will be paid in every three month including ownership transfer fee after four months grace period.

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	0	145,200
Capital Infusion by UDYOKTA	35000	
Capital Infusion by Investor	100000	
Sales	780,000	897,000
Total Receipts	915,000	1,042,200
Cash Outflow:		
Cost of goods sold	624,000	717,600
Operating expenses	85,800	87,600
Return to investor	60,000	60,000
Total payment	769,800	865,200
Closing Balances	145,200	177,000

SWOT ANALYSIS

STRENGTH

- Employment:
 - Self: 1; Employee: 0
- Ownership in his own name.

WEAKNESS

- Monitoring the quality;
- Choose better Cotton.

OPPORTUNITIES

- Huge demand in local area;
- This area is famous for Tat Shilpa;
- Investor's money will be payback in two years.

THREATS

- Competitors.

Presented at 11th Ex. SB Design Lab on 14th January,
2016 at Grameen Kalyan.

Thank you

Pictures

Existing Business Photo













NU with his Father & Mother



Nu with his Mother



Thank You