



**Grameen Kalyan**

**Proposed NU Business Name: Rowsonara Ladies & Gents**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Md.Motaleb Hossain (Rasel). Vill: K.I Senior Madrasa Road, Word No-8, Upazilla : Fulbaria, District: Mymensingh.
Age	:	30 Years
Marital status	:	Married (1 daughter)
No. of siblings:	:	2 ( Two) brothers & 1 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	:	Mother <input type="text"/> Father <input type="text"/> Shafali Akter Rosnara. Md. Golam Mostofa. Branch Fulbaria, Group # 05, Centre # 25/M, Loan no.3175/2, Member since: 2003, First loan: Tk 5,000. Existing loan: 20,000 Outstanding: 5,000.
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	:	Brother. No Nil Nil Nil
Education, till to date	:	HSC

## ***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 1 year experience in this business.
Other Own/Family Sources of Income	:	Fathers income from business & agriculture.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01931882051
NID	:	Nil
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT= 5,000 ( Five thousand) and used the money in business purpose. Gradually several times she took GB loan and utilized in business purposes.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Rowsonara ladies & gents Corner.
Address/ Location	:	Fulbaria Bazar,Hazi Chabed Plaza,2 <sup>nd</sup> Floor, Fulbaia, Mymensingh.
Total Investment	:	<b>BDT = 5,86,000</b>
Financing	:	Self financing: <b>BDT = 3,86,000 ( Existing business)</b> Required Investment: <b>BDT = 2,00,000 (as equity)</b>
Present salary/drawings from business (estimates)	:	<b>BDT 5,000</b> (Five thousand).
Proposed Salary	:	<b>BDT 6,000</b> (Six thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ The product line in the shop is shirt, pant, t-shirt, trouser,&amp; baby cloth etc;</li> <li>➤ Estimated gross profit average @ tk. 20% on sales;</li> <li>➤ Estimated Sales is @ Tk. 8,000 Per day;</li> <li>➤ Pay back period is 3 years;</li> <li>➤ Expected date to expand the project as soon as possible, 2016.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

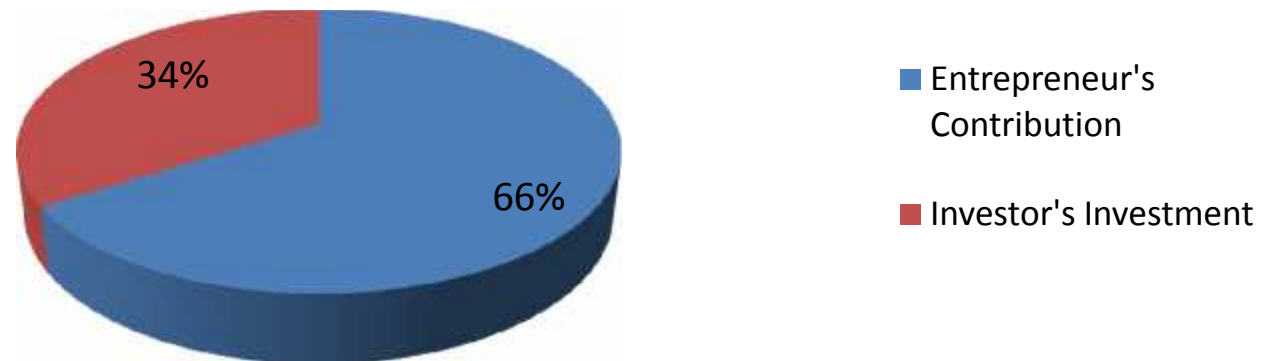
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	5,000	125,000	1,500,000
Cost of Sales (B)	4,000	100,000	1,200,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,000</b>	<b>25,000</b>	<b>300,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		900	10,800
Shop Rent		2,000	24,000
Jenerator Bill	20	500	6,000
Transport		2,000	24,000
Night guard bill		100	1,200
Salary -self		5,000	60,000
Mobile bill		300	3,600
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			5,000
<b>Total Operating Cost (D)</b>		11,300	140,600
<b>(C-D) Net Profit:</b>		<b>13,700</b>	<b>159,400</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
Shop Advance 1	100,000	-	100,000
Decoration Shop	70,000	-	70,000
Pant (100*400)	40,000	50,000	90,000
Shirt (150*350)	52,500	50,000	102,500
Baby Cloth	30,000	15,000	45,000
T-Shirt (200*100)	20,000	25,000	45,000
Trouser & jersey (30+30)	8,500		8,500
Winter cloth	10,000	30,000	40,000
Borka	20,000	20,000	40,000
Others (Cloth)	30,000	10,000	40,000
Cash in Hand	5,000	-	5,000
<b>Total Capital</b>	<b>386,000</b>	<b>200,000</b>	<b>586,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	386,000	66
Investor's Investment	200,000	34
<b>Total Investment</b>	<b>586,000</b>	<b>100</b>





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particular	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	8,000	200,000	2,400,000	8,800	220,000	2,640,000	9,680	242,000	2,904,000
Less: Cost of Sales (B)	6,400	160,000	1,920,000	7,040	176,000	2,112,000	7,744	193,600	2,323,200
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>1,600</b>	<b>40,000</b>	<b>480,000</b>	<b>1,760</b>	<b>44,000</b>	<b>528,000</b>	<b>1,936</b>	<b>48,400</b>	<b>580,800</b>
<b>Less: Operating Costs</b>									
Electricity bill		900	10,800		990	11,880		1,089	13,068
Shop Rent		3,000	36,000		3,300	39,600		3,630	43,560
Transport		2,000	24,000		2,200	26,400		2,420	29,040
Generator Bill	20	500	6,000		550	6,600		605	7,260
Night guard bill		100	1,200		110	1,320		121	1,452
Proposed salary/Drawing self		6,000	72,000		6,600	79,200		7,260	87,120
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item</b>									
Depreciation Expenses			10,000			10,000			10,000
<b>Total Operating Cost (D)</b>		13,500	172,000		14,850	188,200		16,335	206,020
<b>(C-D) Net Profit:</b>		<b>26,500</b>	<b>308,000</b>		<b>29,150</b>	<b>339,800</b>		<b>32,065</b>	<b>374,780</b>
Retained Income:			<b>308,000</b>			<b>339,800</b>			<b>374,780</b>

**Notes: 1. Agreed Grace period: 3 Months.**

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

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

	Year 1	Year 2	Year 3
<b>Cash inflow:</b>			
Opening Balance	5,000	433,000	692,800
Capital Infusion by Investor	200,000	-	-
Sales	2,400,000	2,640,000	2,904,000
<b>Total Receipts</b>	<b>2,605,000</b>	<b>3,073,000</b>	<b>3,596,800</b>
<b>Cash Outflow:</b>			
Cost of goods sold	1,920,000	2,112,000	2,323,200
Operating expenses	172,000	188,200	206,020
Return to investor	80,000	80,000	80,000
Total payment	2,172,000	2,380,200	2,609,220
<b>Closing Balances</b>	<b>433,000</b>	<b>692,800</b>	<b>987,580</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 01 Ownership in his own name.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Transportation;</li><li><input type="checkbox"/> Lack of sufficient capital;</li><li><input type="checkbox"/> Limited product.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Skill &amp; Experience.</li><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Local Demand.</li><li><input type="checkbox"/> Investor's money will be payback in 3 years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Political unrest.</li><li><input type="checkbox"/> Fire Burn.</li></ul>

Presented at 16<sup>th</sup> Ex. SB Design Lab on March 28,  
2016 at Grameen Kalyan

Thank you

# Pictures



















# NU With Mother



*Thank You*