



Grameen kalyan

Proposed NU Business Name : Standard collection.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Soriful Islam Vill : Baniakhari, Post:Durbachara Thana : Kumarkhali, District: Kushtia
Age	:	26 Years.
Marital status	:	Unmarried.
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. Shaifunnahar Md. Rostum Ali Branch: Bagulat, Group #01 , Centro# 11/M, Loan no.1323/1 Member since: 2006 , First loan: Tk. 5,000/, Last GB loan: 1,50,000, Outstanding: All paid NU. Nil Nil Nil Nil
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Present 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.)	:	No formal training but he has seven years experience.
Other Own/Family Sources of Income	:	Father's income agricultural farm
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01723939339
National ID number	:	5017116614048.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 5,000 (five thousand) and bought a goat. Subsequently she borrowed loan from GB for several times for different activities including agricultural purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Standard collection</i>
Address/ Location	:	N.S Road, Kushtia.
Total Investment in BDT	:	BDT: 9,15,000/-
Financing	:	Self financing: BDT: 7,65,000 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	BDT 8,000/- (Five Thousand only)
Proposed Salary	:	BDT 10000 (Ten thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on-going project (garments shop) so the fund needs to increase the volume of existing products; ➤ Different type of garments product will be buy & sell. ➤ Estimate sales is about @ BDT Tk. 6000 per day. ➤ The estimate profit is about 30% on sales. ➤ Investment pay back period is estimate three years. ➤ Expect date to start the project as soon as possible in 2016.

EXISTING BUSINESS OF NOBIN UDYOKTTA

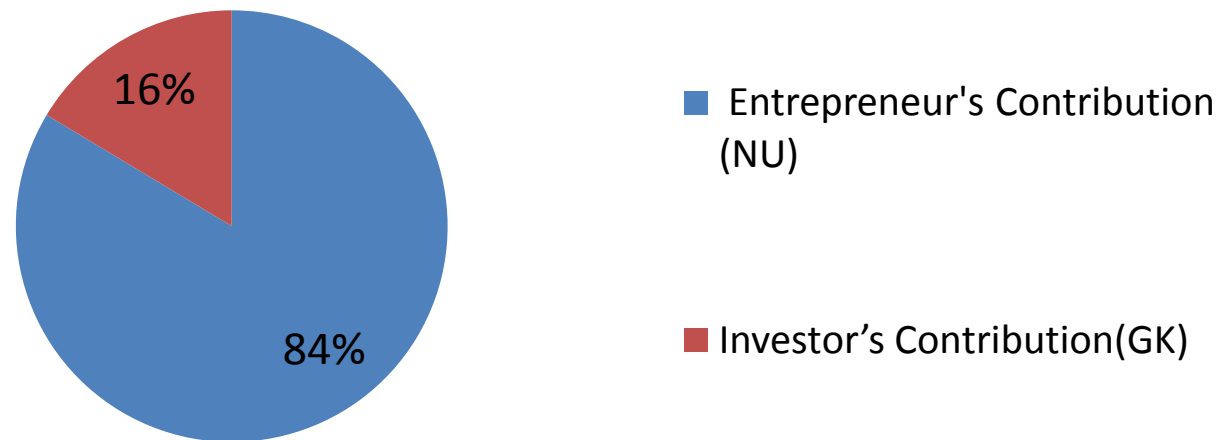
Particulars	Existing Business		
	Daily	Monthly	Yearly
Estimated Sales (A)	6,000	156,000	1,872,000
Cost of Sales (B)	4,200	109,200	1,310,400
Gross profit (GP) [C=(A-B)]	1,800	46,800	561,600
<u>Less: Operating Costs:</u>			
Electricity bill		600	7,200
Shop Rent		10,000	120,000
Mobile bill		300	3,600
Night guard bill		100	1,200
Employee-2		10000	120,000
Transportation		1,000	12,000
Present salary		8,000	96,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		30,500	371,000
(C-D) Net Profit:		16,300	190,600

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Shop Advance	100,000	-	-	100,000
Furniture (Decoration)	50,000	0	0	50,000
Ready made Garments: (shirt, pant, t-shirt, Panjabi, Guernsey & etc)	400,000	0	100,000	500,000
Kids item: (pant, t-shirt, Panjabi, trousers, Guernsey & etc)	200,000		50,000	250,000
Cash in hand	15,000	0	0	15,000
Total Capital	765,000	0	150,000	915,000

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution (NU)	765,000	84
Investor's Contribution(GK)	150,000	16
Total Investment	915,000	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
Revenue:									
Estimated Sales (A)	8,000	208,000	2,496,000	8,800	228,800	2,745,600	9,680	251,680	3,020,160
Cost of sales(B)	5,600	145,600	1,747,200	6,160	160,160	1,921,920	6,776	176,176	2,114,112
Gross profit (GP) [C=(A-B)]	2,400	62,400	748,800	2,640	68,640	823,680	2,904	75,504	906,048
Less: Operating Costs:									
Electricity bill		600	7,200		660	7,920		726	8,712
Transportation		1500	18,000		1,650	19,800		1,815	21,780
Mobile bill (SMS & Reporting inclusive)		300	3,600		330	3,960		363	4,356
employee-2		10000	120,000		12,000	144,000		12,000	144,000
Proposed salary-self		10,000	120,000		11,000	132,000		11,000	132,000
Other Expenses		600	7,200		660	7,920		726	8,712
Non Cash Item:									
Depreciation Expenses			5,000			7,500			7,500
Total Operating Cost (D)		23,000	281,000		26,300	323,100		26,630	327,060
(C-D)Net Profit:	2,400	39,400	467,800	2,640	42,340	500,580	2,904	48,874	578,988
Retained Income:			467,800			500,580			578,988

Notes: 1. Agreed Grace period: Three Months.

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

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

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	15,000	572,800	1,013,380
Capital infusion by investor	150,000	0	0
Sales	2,496,000	2,745,600	3,020,160
Total receipts	2,661,000	3,318,400	4,033,540
<u>Cash Outflow:</u>			
Cost of goods sold	1,747,200	1,921,920	2,114,112
Operating expenses	281,000	323,100	327,060
Payback to investor	60,000	60,000	60,000
Total payment	2,088,200	2,305,020	2,501,172
Closing Balances	572,800	1,013,380	1,532,368

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family):02
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Lack of Sufficient Capital.
- Can not supply product as per demand.
- Political Unrest.

OPPORTUNITIES

- Local Demand;
- This business area is market place;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Fairburn.

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

Thank you













