



**Grameen kalyan**

*Proposed NU Business Name : Bismilla Enterprise*



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

Name and address	:	Md. Motin Khan . Vill : Horinarayonpur ,Post: Horinarayonpur , Thana :Kushtia , District: Kushtia
Age	:	30 years
Marital status	:	Married
Children	:	1(One) Son
No. of siblings:	:	3(Three) Brother's & 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>Mst. Latifa Khatun. Late. Sumsuddin Khan. Branch: Horinarayonpur, Group #08, Centre# 89/M, Loan no. 10211/1 Member since: 2011, First loan: Tk. 8,000, Last GB loan: 2,00,000, Outstanding: 1,40,600</p> <p>Brother Nil Nil Nil Nil</p>
Education, till to date	:	B.A

## ***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 five years experience
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01719572734
National ID number	:	5017937323607
NU Project Source/Reference	:	GK/ Kushtia Unit, Md. Sayeem Uddin (2346).

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

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 8,000 (Eight thousand) and used agricultural farming. Subsequently she borrowed loan from GB for several times for different activities including cow rearing business.

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

Business Name	:	<b>Bismilla Enterprise</b>
Address/ Location	:	Vill: Horinarayonpur, Post:Horinarayonpur Thana: Kushtia, District: Kushtia.
Total Investment in BDT	:	<b>BDT: 9,67,000/-</b>
Financing	:	Self financing: <b>BDT: 7,67,000/-</b> Required Investment: <b>BDT: 2,00,000/-</b>
Present salary	:	BDT. 5,000 (five thousand only)
Proposed Salary	:	<b>BDT. 5,000</b> (five thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <li>➤ This is an on going project so the fund needs to scale-up the existing products..</li> <li>➤ Sales Items(Rod &amp; Cement)</li> <li>➤ Other items (Bkash &amp; Flexi load) estimated sales BDT. Tk. 35,000/- per day.</li> <li>➤ Estimated sales (Rod &amp; Cement)is BDT. Tk. 60,000/- per day;</li> <li>➤ Estimated gross profit Rod 6%,Cement 5% &amp; Bkash 2% on sales;</li> <li>➤ Payback period is estimated 2 years;</li> </ul>

# ***PROPOSED INVESTMENT BREAKDOWN***

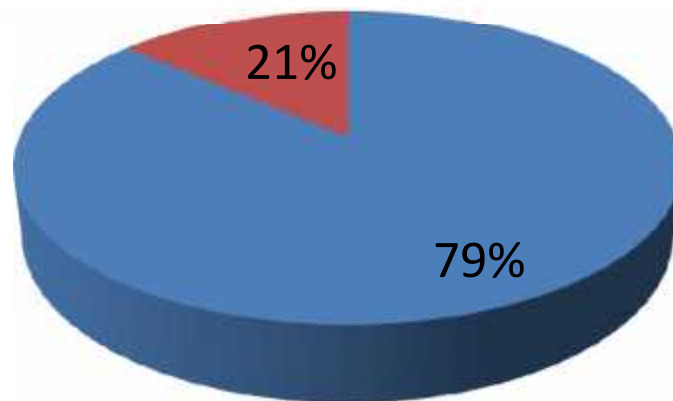
<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed (BDT)</b>		<b>Total (BDT)</b>
		<b>NU</b>	<b>Investor</b>	
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4(1+2+3)</b>
<b>Investments in different categories:</b>				
Rod	500,000	0	150,000	650,000
Cement	168,000	0	50,000	218,000
Wight machine	39,000	0	0	39,000
bkash & flexi load	50,000	0	0	50,000
Cash in Hand	10,000		0	10,000
<b>Total Capital</b>	<b>767,000</b>	<b>0</b>	<b>200,000</b>	<b>967,000</b>

# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
<b>Revenue</b>			
Sales (Rod)	30,000	780,000	9,360,000
Sales (Cement)	20,000	520,000	6,240,000
Sales(bkash & Flaxiload)	30,000	780,000	9,360,000
<b>(A)Total Revenue</b>	<b>80,000</b>	<b>2,080,000</b>	<b>24,960,000</b>
<b>Less: Total Cost of sales</b>			
Cost of sales ( Rod)	28200	733200	8798400
Cost of sales (Cement)	19000	494000	5928000
Cost of sales (bkash & Flaxi load)	29,400	764,400	9,172,800
<b>(B) Total cost of sales</b>	<b>76,600</b>	<b>1,991,600</b>	<b>23,899,200</b>
Gross profit (GP) [C=(A-B)]	3,400	88,400	1,060,800
<b>Less: Operating Costs:</b>			
Electricity bill		150	1,800
Mobile bill		200	2,400
Wages (1 employee)		4000	48,000
Present salary/Drawings-self		5,000	60,000
Other Expenses		150	1,800
<b>Non Cash Item:</b>			
Depreciation Expenses		800	9,600
<b>Total Operating Cost (D)</b>		<b>10,300</b>	<b>123,600</b>
<b>(C-D)Net Profit:</b>		<b>78,100</b>	<b>937,200</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	7,67,000	79
Investor's Investment	200,000	21
Total Investment	9,67,000	100



■ Entrepreneur's Contribution

■ Investor's Investment



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue</b>						
Sales (Rod)	35,000	910,000	10,920,000	38,500	1,001,000	12,012,000
Sales (Cement)	25,000	650,000	7,800,000	27,500	715,000	8,580,000
Sales ( bkash & Flaxiload)	35,000	910,000	10,920,000	38,500	1,001,000	12,012,000
<b>(A) Total Revenue</b>	<b>95,000</b>	<b>2,470,000</b>	<b>29,640,000</b>	<b>104,500</b>	<b>2,717,000</b>	<b>32,604,000</b>
<b>Less : Cost of sales</b>						
Cost of sales (Rod)	32,900	855,400	10,264,800	36,190	940,940	11,291,280
Cost of sales ( Cement)	23,750	617,500	7,410,000	26,125	679,250	8,151,000
Cost of sales ( bkash & Flaxiload)	34,300	891,800	10,701,600	37,730	980,980	11,771,760
<b>(B) Total cost of sales</b>	<b>90,950</b>	<b>2,364,700</b>	<b>28,376,400</b>	<b>100,045</b>	<b>2,601,170</b>	<b>31,214,040</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>4,050</b>	<b>105,300</b>	<b>1,263,600</b>	<b>4,455</b>	<b>115,830</b>	<b>1,389,960</b>
<b>Less: Operating Costs:</b>						
Electricity bill		150	1,800		165	1,980
Mobile bill		250	3,000		275	3,300
Wages (1 employee)		4000	48,000		4000	48,000
Proposed salary		5,000	60,000		5,000	60,000
Other Expenses		200	2,400		220	2,640
<b>Non Cash Item:</b>						
Depreciation Expenses		1000	12,000		1100	13,200
<b>Total Operating Cost (D)</b>		<b>10,600</b>	<b>127,200</b>		<b>10,760</b>	<b>129,120</b>
<b>(C-D)Net Profit:</b>		<b>94,700</b>	<b>1,136,400</b>		<b>105,070</b>	<b>1,260,840</b>
<b>Retained Income:</b>			<b>1,136,400</b>			<b>1,260,840</b>

**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.)***

	<b>Year 1</b>	<b>Year 2</b>
<b>Cash inflow</b>		
Opening Balance	10,000	1,226,400
Capital Infusion by Investor	200,000	-
Sales	29,640,000	32,604,000
<b>Total Receipts</b>	<b>29,850,000</b>	<b>33,830,400</b>
<b>Cash Outflow:</b>		
Cost of goods sold	28,376,400	31,214,040
Operating expenses	<b>127,200</b>	<b>129,120</b>
Return to investor	120,000	120,000
<b>Total payment</b>	<b>28,623,600</b>	<b>31,463,160</b>
<b>Closing Balance</b>	<b>1,226,400</b>	<b>2,367,240</b>

# ***SWOT ANALYSIS***

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<p><b>STRENGTH</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Self employment;</li><li><input type="checkbox"/> Skill and experience;</li><li><input type="checkbox"/> Own business;</li><li><input type="checkbox"/> Keeping records.</li></ul>	<p><b>WEAKNESS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Lack of capital;</li><li><input type="checkbox"/> Limited products.</li></ul>
<p><b>OPPORTUNITIES</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of shop;</li><li><input type="checkbox"/> Fixed customer (retail &amp; wholesale);</li><li><input type="checkbox"/> Owning the business by two years after payback back of Investor's money.</li></ul>	<p><b>THREATS</b></p> <ul style="list-style-type: none"><li><input type="checkbox"/> Local competitor;</li><li><input type="checkbox"/> Credit Sales.</li></ul>

Presented at 19<sup>th</sup> Ex. SB Design Lab on May 18,  
2016 at Grameen Kalyan

Thank you















# Mother and me

