



Grameen kalyan

Proposed NU Business Name : Shuchana Bostraloy



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Monjurul Haq Vill : Biskha, Post: Biskha Thana : Fulpur, District: Mymensingh.
Age	:	32Years.
Marital status	:	Married.
Progeny	:	N/A
No. of siblings:	:	2 (Two) brothers and 8 (Eight) sisters
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 checked="" type="checkbox"/> Father <input type="checkbox"/> Mst. Rina Begum Late. Jahir Uddin Branch: Kaltapara, Group #05, Centro# 11/M, Loan no. 1871 Member since: 1997 , First loan: Tk. 3,000, Last GB loan: 10,000, Outstanding: Nil.
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 No 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.)	:	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.)	:	No formal training but he has 7 years experience in this business.
Other Own/Family Sources of Income	:	Agricultural.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01732614529.
National ID number	:	6118122922450.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Md. Azizul Haque, ID No. 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1997. At first she took GB loan BDT 3,000 (Three thousand) and used agriculture. Subsequently she borrowed loan from GB for several times for different activities including business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shuchana Bostraloy.
Address/ Location	:	Biskha bazaar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 3,00,000
Financing	:	Self financing: BDT: 2,00,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 5000 (five thousand only)
Proposed Salary	:	BDT 8000 (Eight thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Estimate sales is about @ BDT Tk. 4,000 per day. ➤ Purchase various fabric for sale. ➤ Estimate profit is about 20% on sales. ➤ Pay back period is estimate 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

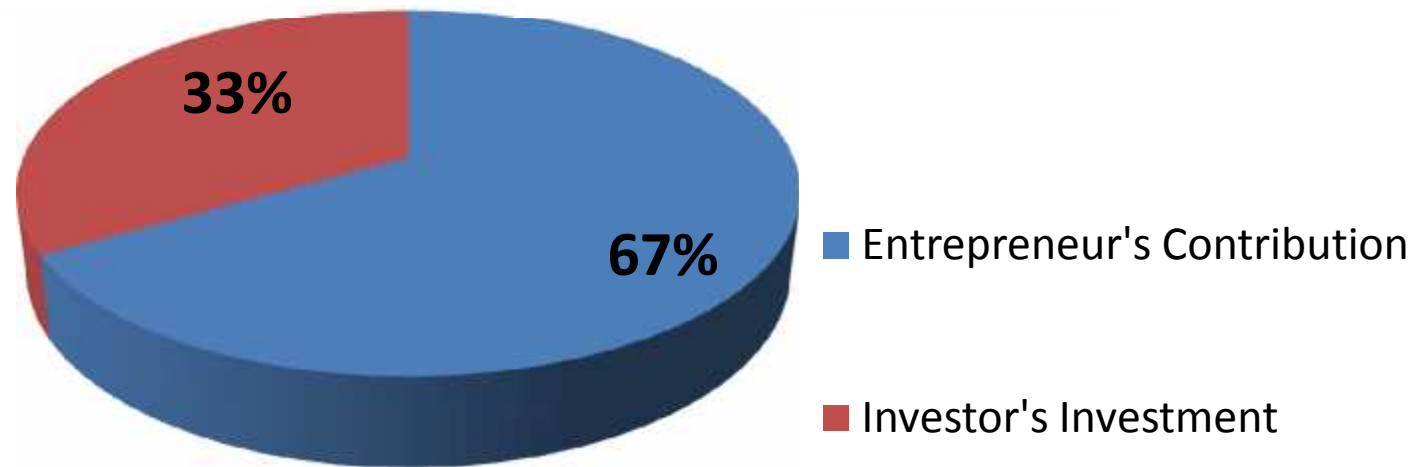
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	3,000	75,000	900,000
Cost of Sales (B)	2,400	60,000	720,000
Gross profit (GP) [C=(A-B)]	600	15,000	180,000
<u>Less: Operating Costs:</u>			
Electricity bill		500	6,000
Shop Rent		600	7,200
Transportation		1,000	12,000
Present salary		5,000	60,000
Mobile bill		500	6,000
Night Guard bill		150	1,800
Other Expenses	15	375	4,500
Non Cash Item:			
Depreciation Expenses			1,000
Total Operating Cost (D)		8,125	98,500
(C-D) Net Profit:		6,875	81,500

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)	Total Cost (BDT) (1+2)
Shop Advance	30,000		30,000
Furniture (Decoration)	10,000		10,000
Various print sari	40,000	25,000	65,000
Various lungi	35,000	10,000	45,000
Various towel	5,000	5,000	10,000
Three piece	20,000	35,000	55,000
Various Shirt & Pant piece	15,000	20,000	35,000
Other fabric	35,000	5,000	40,000
Cash in Hand	10,000		10,000
Total	200,000	100,000	300,000

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	200,000	67
Investor's Investment	100,000	33
Total Investment	300,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	4,000	100,000	1,200,000	4,400	110,000	1,320,000
Total Cost of Sales (B)	3,200	80,000	960,000	3,520	88,000	1,056,000
Gross profit (GP)= [C (A-B)]	800	20,000	240,000	880	22,000	264,000
<u>Less: Operatin Costs:</u>						
Electricity bill		500	6,000		550	6,600
Shop Rent		600	7,200		660	7,920
Proposed salary-self		8,000	96,000		8,800	105,600
Mobile bill		600	7,200		660	7,920
Transportation		1,500	18,000		1,650	19,800
Night Guard bill		150	1,800		165	1,980
Other Expenses	20	500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			1,000			1,100
Total Operating Cost (D)		11,850	143,200		13,035	157,520
(C-D)Net Profit		8,150	96,800		8,965	106,480
Retained Income:			96,800			106,480

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.)

	Year 1	Year 2
Cash inflow		
Opening Balance	10,000	146,800
Capital Infusion by Investor	100,000	
Sales	1,200,000	1,320,000
Total Receipts	1,310,000	1,466,800
<u>Cash Outflow</u>		
Cost of goods sold	960,000	1,056,000
Operating expenses	143,200	157,520
Return to investor	60,000	60,000
Total payment	1,163,200	1,273,520
Closing Balance	146,800	193,280

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
- Ownership in his own name.
- Skill & Experience

WEAKNESS

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

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Fairburn.
- Local Competitors.

Presented at 25th Ex. SB Design Lab on June 21,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-১৬ ইং

ক্রমিক নং	লাইসেন্স
৫৫	

বই নম্বর : ০৭

লাইসেন্স নম্বর : ৪৩

লাইসেন্সধারীর নাম : সুচনা কান্ত

পিতা/স্বামীর নাম : মোঃ মঞ্জুরুল হক হুতুত

ঠিকানা : ডিমেদা মেডা

পেশার ধরন : গার্মেন্টস ডিজাইনিং

তারিখ পর্যন্ত বৈধ : ৩০/৬/১৬

ফি প্রদানের পরিমাণ টাকা : ২০৫/-

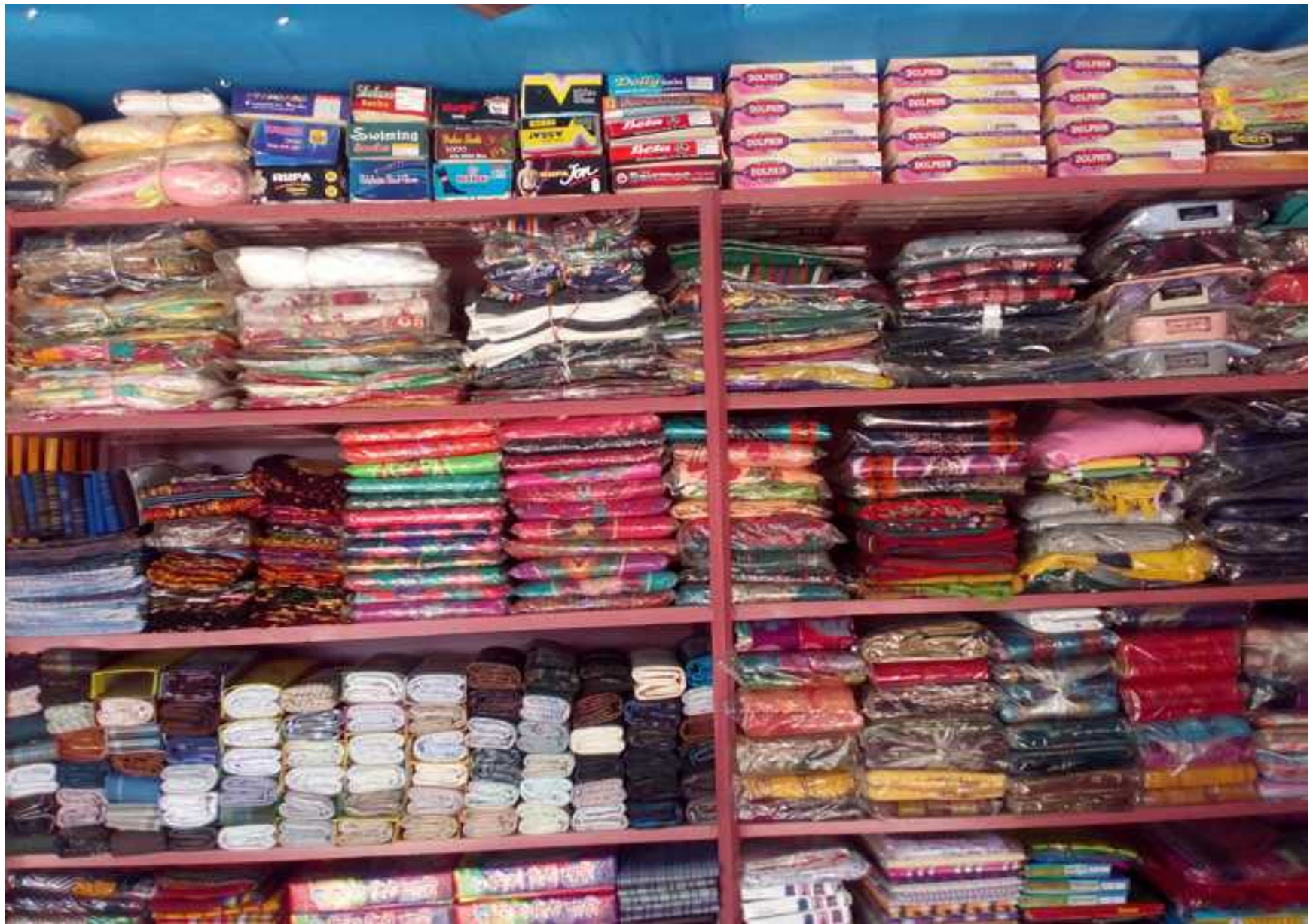
কথায় : (মাস দুইজনে টানা)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ~~১৬~~ ৩০/৬/১৬ ইং ৩০/৬/১৬ চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ২৭/৬/১৬

স্বাক্ষর :
আব্দুল আলী খান
চেয়ারম্যান/সিনিয়র ডেপুটি
সিনিয়র অফিসার

সংস্থা : ইউনিয়ন পরিষদ
আদায় : উপজেলা
সংস্থা : জেলা
তারিখ : ২৭/৬/১৬













NU With his Mother



Thank You