



GrameenKalyan

Proposed NUBusiness Name: New Fashion



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Kawsar Ahmed Vill: Horiagoni khagatipara, Post: Ranigonj Upazilla :Trishal, District: Mymensingh.
Age	:	28 Years
Marital status	:	Married
No. of siblings:	:	3 (Three) Brothers & 4 (Four) 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 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 style="width: 50px; height: 20px;" type="text"/> Father <input style="width: 50px; height: 20px;" type="text"/> Mst. Amena Khatun. Late. Md. Ator ali Branch:Porabari, Group # 06,Centre # 20/M, Loan no.3465, Member since: 1994, First loan: Tk. 2,000. Existing loan: 15,000 Outstanding: all paid. Father. No Nil Nil Nil
Education, till to date	:	Class Nine

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has 1year experience in running business.
Other Own/Family Sources of Income	:	Fathers income from agriculture & business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01953849965
Birth Certificate	:	6119461554274
NU Project Source/Reference	:	GK/Trishal Unit/ Md. Aminul Islam (2348)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 1994. At first she took GB loan BDT= 2,000(two thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized in business purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	New fashion.
Address/ Location	:	Porabari Bazar,Trishal, Mymensingh.
Total Investment	:	BDT = 2,90,000
Financing	:	Self financing: BDT = 1,90,000 (Existing business) Required Investment: BDT = 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Self-BDT 5,000 (five thousand).
Proposed Salary	:	Self- 6,000 (six thousand).
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; ➤ The product line in different cloths etc; ➤ Estimated gross profit is about 30% on sales; ➤ Estimated Sales is about @ Tk. 3,000 Per day; ➤ Pay back period is 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

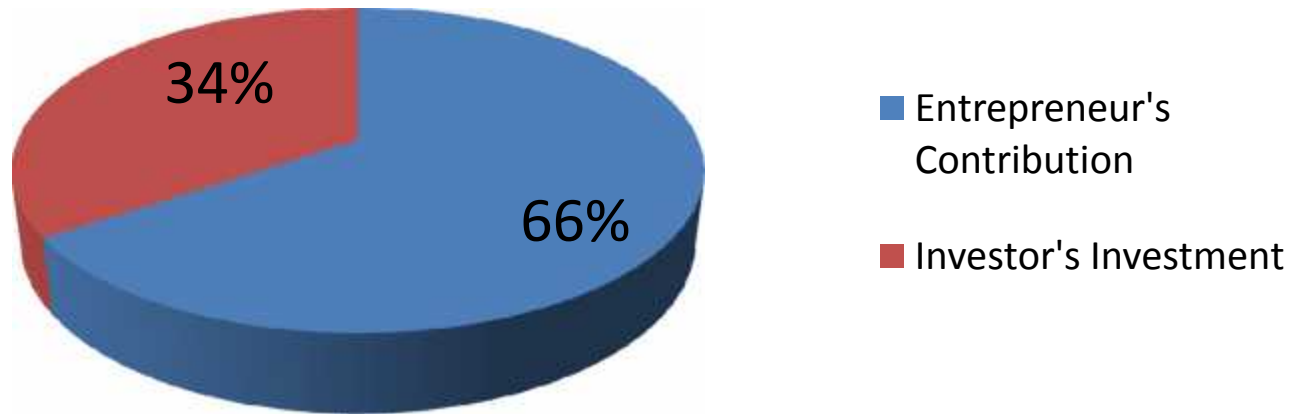
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,000	50,000	600,000
Cost of Sales (B)	1,400	35,000	420,000
Gross profit (GP) [C=(A-B)]	600	15,000	180,000
<u>Less: Operating Costs:</u>			
Electricity bill		200	2,400
Shop Rent		1,000	12,000
Genarator		150	1,800
Transport		1,500	18,000
Salary -self		5,000	60,000
Mobile bill		250	3,000
Other Expenses		400	4,800
Non Cash Item:			
Depreciation Expenses			2,000
Total Operating Cost (D)		8,500	104,000
(C-D) Net Profit:		6,500	76,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Decoration	30,000	-	30,000
Shop Advance	60,000		60,000
Print Shari	2,000	15,000	17,000
Ready made pant & shirt(adult & baby)	3,000	10,000	13,000
Ladies Dress		30,000	30,000
Export Jute Product (touser,sort pant,ties pant (adult & baby)	30,000		30,000
Tangail Shari	4,000		4,000
T-Shirt	16,000	20,000	36,000
Lungi	30,000	25,000	55,000
Others cloths	10,000		10,000
Cash in Hand	5,000	-	5,000
Total Capital	190,000	100,000	290,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	190,000	66
Investor's Investment	100,000	34
Total Investment	290,000	100



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)	3,000	75,000	900,000	3,300	82,500	990,000	3,630	90,750	1,089,000
Less: Cost of Sales (B)	2,100	52,500	630,000	2,310	57,750	693,000	2,541	63,525	762,300
Gross Profit (GP) = [C = (A-B)]	900	22,500	270,000	990	24,750	297,000	1,089	27,225	326,700
<u>Less: Operating Costs</u>									
Electricity bill		200	2,400		220	2,640		242	2,904
Shop Rent		1,000	12,000		1,100	13,200		1,210	14,520
Transport		2,000	24,000		2,200	26,400		2,420	29,040
Genarator Bill		150	1,800		165	1,980		182	2,178
Proposed salary- self		6,000	72,000		6,600	79,200		7,260	87,120
Mobile bill		300	3,600		330	3,960		363	4,356
Other Expenses		500	6,000		550	6,600		605	7,260
<u>Non Cash Item</u>									
Depreciation Expenses			10,000			10,000			10,000
Total Operating Cost (D)		10,150	131,800		11,165	143,980		12,282	157,378
(C-D) Net Profit:		12,350	138,200		13,585	153,020		14,944	169,322
Retained Income:			138,200			153,020			169,322

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
Cash inflow:			
Opening Balance	5,000	203,200	316,220
Capital Infusion by Investor	100,000	-	-
Sales	900,000	990,000	1,089,000
Total Receipts	1,005,000	1,193,200	1,405,220
Cash Outflow:			
Cost of goods sold	630,000	693,000	762,300
Operating expenses	131,800	143,980	157,378
Return to investor	40,000	40,000	40,000
Total payment	801,800	876,980	959,678
Closing Balance	203,200	316,220	445,542

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 01
- Skill & Experience:1year.

WEAKNESS

- Transportation;
- Lack of sufficient capital;
- Limited product.

OPPORTUNITIES

- Location of Shop;
- Local Demand.
- Investor's money will be payback in 3 years.

THREATS

- Theft;
- Political unrest.
- Fire Burn.

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

Thank you

My Shop and me

















Trade License

১০নং মঠবাড়ী ইউনিয়ন পরিষদ
উপজেলা-ত্রিশাল, জেলা-ময়মনসিংহ।

U. P. FORM 13

লাইসেন্স ফি আদায় রেজিস্টার
অর্থ নংস্বরূপ ২৫২-২০১৫

ক্রমিক নং 991

ট্রেড লাইসেন্স

তারিখ ২৫/০৫/১৫

বই নম্বর : ০৪

লাইসেন্স নম্বর : ৩৭০

লাইসেন্স গ্রহীতা/প্রতিষ্ঠানের নাম : সিন্ডি কম্পানি

পিতা/স্বামীর নাম /শ্রোঃ : কাউন্সিলর মোহাম্মদ

ঠিকানা : মোহাম্মদিয়া মসজিদ, ত্রিশাল, ময়মনসিংহ।

পেশার ধরন : কাস্টম বিক্রয়

২৫/০৫/১৫ তারিখ পর্যন্ত বৈধ ৩০/০৫/১৫

ফি প্রদানের পরিমাণ টাকা : ২০৫ (কথায় দুইশত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/পুণ্ডি/পেশা বৈধভাবে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ ২৫/০৫/১৫

স্বাক্ষর
চেয়ারম্যান
১০নং মঠবাড়ী ইউনিয়ন পরিষদ
ত্রিশাল, ময়মনসিংহ

সরকার

১০নং মঠবাড়ী ইউনিয়ন পরিষদ
ত্রিশাল, ময়মনসিংহ।

Thank You