



Grameen kalyan

*Proposed NU Business Name : **Sayed Enterprise.***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abu Sayed. Vill : Char gobindopur ,Post: Char khoricha , Thana : Mymensingh Sador, District: Mymensingh.
Age	:	26 Years.
Marital status	:	Married.
Progeny	:	3 (Three) Sons
No. of siblings:	:	2 (Two) Brothers and 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 checked="" type="checkbox"/> Father <input type="checkbox"/> Asia Khatun Late. Mofazzal Hosen Branch: Shertti,Mymensingh, , Group # 01, Centre# 5/M, Loan no. 1242/1, Member since: 2002 , First loan: Tk. 5,000, Last GB loan: 40,000, Outstanding: 29,440/- NU No Nil Nil Nil
Education, till to date	:	Nine.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Own 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 six years experience in this running business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01737689572.
National ID number	:	6115294493250.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh. (FS.Md. Jur Jamal Hoque, ID.No.2562)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 5,000 (five thousand) and used business. Subsequently she borrowed loan from GB for several times for different activities including Readymade Garments business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Sayed Enterprise.
Address/ Location	:	Joy Bangla Bazaar, Mymensingh Sador, Mymensingh.
Total Investment in BDT	:	BDT: 4,13,700
Financing	:	Self financing: BDT: 2,63,700 Required Investment: BDT: 1,50,000 (as equity)
Present salary	:	BDT 5,000 (five thousand only)
Proposed Salary	:	BDT 8,000 (eight thousand only)
Proposed Business Implementation Plan:	:	<p>This is an on going business so the fund need to increase the volume of existing product.</p> <ul style="list-style-type: none"> ➤ Estimated sale is assumed @ 8,500 Tk. Per day. ➤ Estimated profit is @ 25 %. ➤ Pay back period is estimated 3 years. ➤ Existing Business have 3 employee Salary (6,000*3) = 18,000/- per month , When NU received the investor money that time add one employee. ➤ Expected date to start the project as soon as possible.

EXISTING BUSINESS OF NOBIN UDYOKTTA

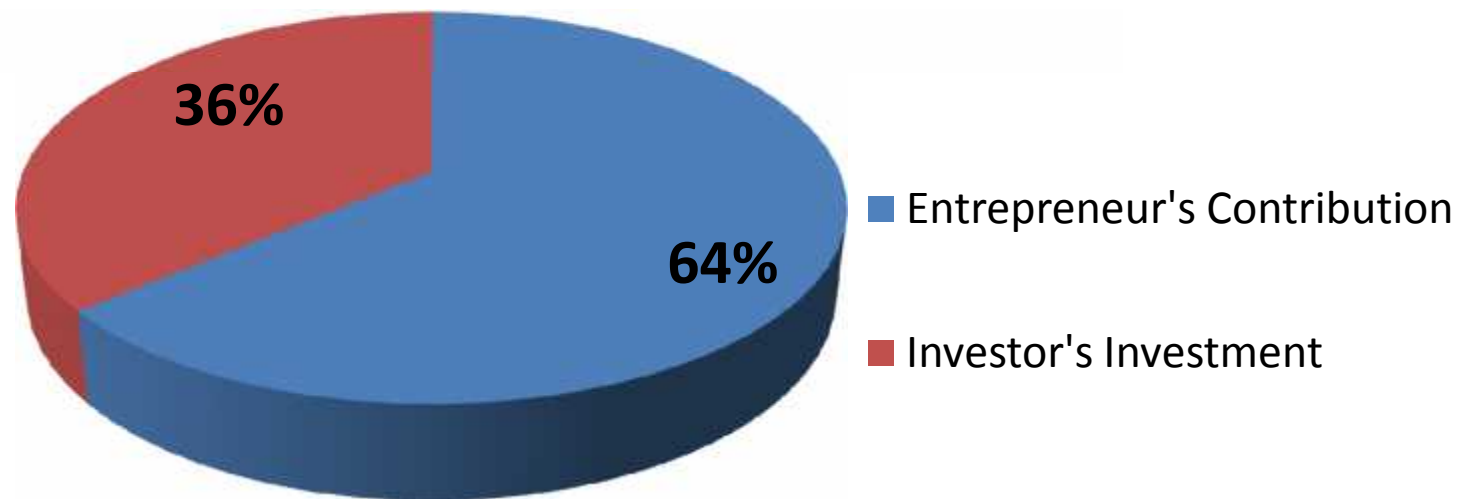
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	6,500	162,500	1,950,000
Cost of Sales (B)	4,875	121,875	1,462,500
Gross profit (GP) [C=(A-B)]	1,625	40,625	487,500
<u>Less: Operating Costs:</u>			
Electricity bill		2,500	30,000
Transportation		2,000	24,000
Shop Rent		1,500	
Night guard bill		200	2,400
Wages- 3 (6000*3 per monthly)		18,000	216,000
Present salary		5,000	60,000
Mobile bill		600	7,200
Other Expenses	60	1,500	18,000
Non Cash Item:			
Depreciation Expenses			10,000
Total Operating Cost (D)		31,300	367,600
(C-D) Net Profit:		9,325	119,900

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT)(2)		Total Cost (BDT) (1+2)
		NU	Investor	
Furniture (Decoration)	21,000			21,000
Machineries for Sewing (3pieces*8000)	24,000			24,000
Over lock machine (1piece *20000)	20,000			20,000
Sweeter machine	35,000			35,000
Hole machine			60,000	60,000
Batun machine			40,000	40,000
Cutting machine			12,000	12,000
Purchase fabrics (for sale) (Shirt,T-shirt)	55,000		30,000	85,000
Various Thread	20,000			20,000
Various printing item	30,000			30,000
Finished Fabrics	30,000			30,000
Iron (1piece*8000,1piece*700)	8,700			8,700
Others mataterials	10,000		8,000	18,000
Chas in Hand	10,000			10,000
Total	263,700		150,000	413,700

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	263,700	64
Investor's Investment	150,000	36
Total Investment	413,700	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
Estimated Sales (A)	8,500	212,500	2,550,000	9,350	233,750	2,805,000	10,285	257,125	3,085,500
Total Cost of Sales (B)	6,375	159,375	1,912,500	7,013	175,313	2,103,750	7,714	192,844	2,314,125
Gross profit (GP)= [C (A-B)]	2,125	53,125	637,500	2,338	58,438	701,250	2,571	64,281	771,375
Less: Operating Costs:									
Electricity bill		3,000	36,000		3,300	39,600		3,630	43,560
Transportation		2,000	24,000		2,200	26,400		2,420	29,040
Wages- 4 (6000*4 per monthly)		24,000	288,000		26,400	316,800		29,040	348,480
Proposed salary-self		8,000	96,000		8,800	105,600		9,680	116,160
Night guard bill		200	2,400		220	2,640		242	2,904
Mobile bill		800	9,600		880	10,560		968	11,616
Other Expenses	60	1,500	18,000		1,650	19,800		1,815	21,780
Non Cash Item:			-		-	-		-	-
Depreciation Expenses			10,000		-	11,000		-	12,100
Total Operating Cost (D)		39,500	484,000		43,450	532,400		47,795	585,640
(C-D) Net Profit		13,625	153,500		14,988	168,850		6,486	185,735
Retained Income:			163,280			180,608			199,669

Notes: 1. Agreed Grace period: 3 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	10,000	253,500	362,350
Capital Infusion by Investor	150,000		
Sales	2,550,000	2,805,000	3,085,500
Total Receipts	2,710,000	3,058,500	3,447,850
<u>Cash Outflow:</u>			
Cost of goods sold	1,912,500	2,103,750	2,314,125
Operating expenses	484,000	532,400	585,640
Return to investor	60,000	60,000	60,000
Total payment	2,456,500	2,696,150	2,959,765
Closing Balances	253,500	362,350	488,085

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 4
- Skill and experience.
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- Lack of sufficient capital.
- Political Unrest.

OPPORTUNITIES

- Location of shop.
- Fixed customer (wholesaler).
- Investor's money will be payback in
Three years.

THREATS

- Theft;
- Others competitor
- Fire burn.
- Credit Sales

Presented at 32nd SB Ex. Design Lab on 21st August,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১০

ইউনি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০২৬-২০২৭

ক্রমিক নং

৪১

লাইসেন্স

ইউনিয়ন পরিষদ: শেং শিরতা
 উপজেলা: সঙ্গর
 জেলা: সাতক্ষারী-২
 তারিখ: ১৩/৭/২০২৬

লাইসেন্স নম্বর: ৪১ সাইফ ল্যান্ডিং স্ট্রাইট

লাইসেন্সধারীর নাম: শেং গাবু সান্দু

পিতা/স্বামীর নাম: মুর্তি সোমসাকুল হোসেন

ঠিকানা: কুর্সোবিন্দুপুর, সঙ্গর, সাতক্ষারী-২


পেশার ধরন: ক্যান্টিনের সেবাসেবা / মিনি স্টোরেন্ট
৩০/৩/২০২৭ তারিখ পর্যন্ত হবে।

ফি প্রদানের পরিমাণ টাকা: ২৩০০/- স্বাক্ষর: (স্বাক্ষর)

শর্ত হলে তার ব্যবসা/কৃষি/পেশা

মুদ্রিত হওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ১৩/৭/২০২৬


 চেয়ারম্যানের দস্তখত
 চেয়ারম্যান, ইউনিয়ন পরিষদ (শেং শিরতা)
 উপজেলা: সঙ্গর, জেলা: সাতক্ষারী-২























Family Picture (Nu With his mother)



Thank You