

Proposed NU Business Name : Jessore Palli Mela



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Nasima Akter Vill: 27 no. Ombika bosu lane, Post: Jessore Sodor, Upazila: Kotwali, District: Jessore
Age	:	36 Years
Marital status	:	Married
Children	:	2 (two) sons
No. of siblings:	:	2 (two) brothers and 3 (three) 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"/> Arjina Begum Late Md. Abdur Rahim Branch: Chanchra, Centre # 64/mo, Loan no.: 9013, Member since: 2006, First loan: Tk. 5000, Existing loan: 10,000; Outstanding: 6,400
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	:	Entrepreneur No Nil Nil Nil
Education, till to date	:	SSC Pass

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

Present Occupation(Besides own business, i.e., pursuing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on-hand training, formal training, work experience as an apprentice etc.)	:	6 (six) years experiences in this business. Started business with BDT100,000 (one lac). : She has no training
Other Own/Family Sources of Income	:	Husband's income (Auto parts business)
Other Own/Family Sources of Liabilities	:	Nil
NU's contact number	:	01714298979
NU's national ID number	:	4124702017737
NU Project Source/Reference	:	GTT

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).
- Gradually she took GB loan several times and utilized it for household purpose & her daughter's business.
- GB loan helped her to improve her economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Jessore Palli Mela
Address/ Location	:	87 Ombika bosu lane, R N road, Jessore
Total Investment in BDT	:	BDT 514,000
Financing	:	Self BDT 314,000 (from existing business) Required Investment BDT 200,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000 (five thousand)
Proposed Salary	:	BDT 5,000 (five thousand)
Proposed Business Implementation Plan	:	
(i) % of present gross profit margin	:	(i) On average 18%
(ii) Estimated % of proposed gross profit margin	:	(ii) On average 18%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Estimated Sales (A)	4,500	117,000	1,404,000
Less: Estimated Cost of Sales (B)	3,690	95,940	1,151,280
Gross profit (GP) [C=(A-B)]	810	21,060	252,720
Less: Operating Costs:			
Electricity bill		-	-
Generator bill		-	-
Shop Rent (Self)		-	-
Entertainment		1,000	12,000
Mobile bill (SMS & Reporting inclusive)		1,000	12,000
Ownership Transfer Fee		-	-
Present salary-self		5,000	60,000
Present salary-Employee (1)		2,000	24,000
Other Expenses (Laundry)		2,000	24,000
Non Cash Item:			
Depreciation Expenses		533	6,400
Total Operating Costs (D)		11,533	138,400
(C-D)Net Profit:		9,527	114,320

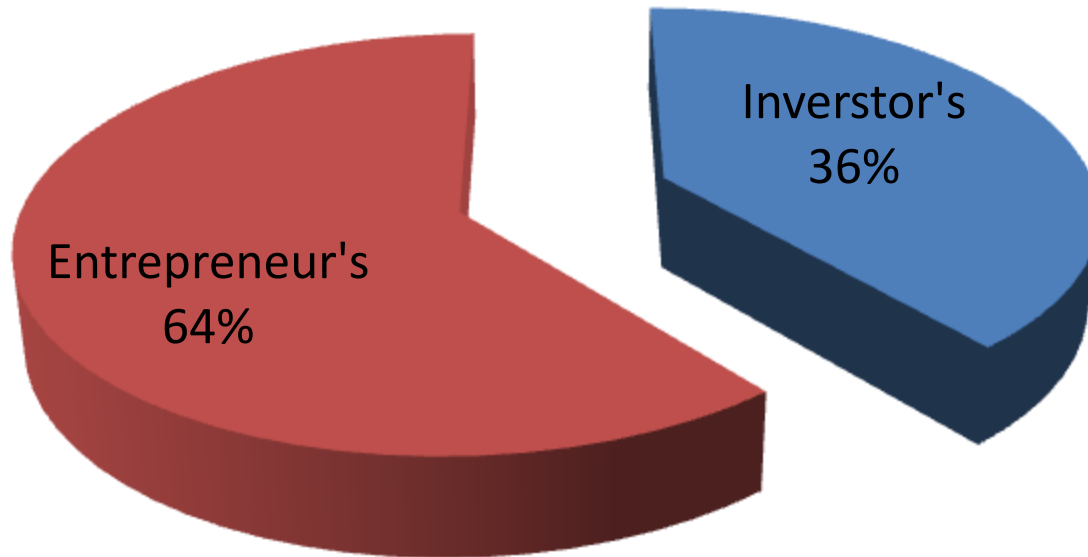
Please note: Bills & rent are excluded as she would work from her own house

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
Investment in products (Three piece, Saree, Katha etc.)	250,000	200,000	450,000
Furniture and decoration	64,000	-	64,000
Total Capital	314,000	200,000	514,000

SOURCE OF FINANCE

- Investor's Investment BDT 200,000
- Entrepreneur's Contribution BDT 314,000
- Total Capital BDT 514,000



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)	7,695	200,070	2,400,840	8,465	220,077	2,640,924	8,888	231,081	2,772,970
Less: Estimated Cost of Sales (B)	6,310	164,057	1,968,689	6,941	180,463	2,165,558	7,288	189,486	2,273,836
Gross profit (GP) [C=(A-B)]	1,385	36,013	432,151	1,524	39,614	475,366	1,600	41,595	499,135
Less: Operating Costs:									
Electricity bill		-	-	-	-	-	-	-	-
Generator bill		-	-	-	-	-	-	-	-
Shop Rent (Self)		-	-	-	-	-	-	-	-
Entertainment		1,000	12,000		1,050	12,600		1,100	13,200
Mobile bill (SMS & Reporting inclusive)		1,300	15,600		1,320	15,840		1,340	16,080
Ownership Transfer Fee		1,000	12,000		1,167	14,000		1,167	14,000
Proposed salary-self		5,000	60,000		6,000	72,000		7,000	84,000
Proposed salary-Employee (2)		5,000	60,000		5,500	66,000		6,000	72,000
Other Expenses (Laundry)		3,000	36,000		3,100	37,200		3,200	38,400
Non Cash Item:									
Depreciation Expenses		533	6,400		533	6,400		533	6,400
Total Operating Costs (D)	-	16,833	202,000	-	18,670	224,040	-	20,340	244,080
(C-D)Net Profit:		19,179	230,151	-	20,944	251,326	-	21,255	255,055
Retained Income:			230,151			481,478			736,532

Notes: 1. Agreed Grace period: Six months

2. Investment Payback schedule: Monthly installment would also include ownership transfer fee from the date of cheque is deposited in the proposed business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	<i>Particulars</i>	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	242,151	265,326	269,055
1.3	Depreciation Expenses (Non Cash Item)	6,400	6,400	6,400
1.4	Opening Balance of Cash Surplus	-	170,151	357,878
	Total Cash Inflow	448,551	441,878	633,332
2.0	Cash Outflow			
2.1	Purchase of products	200,000	-	-
2.2	Outstanding Loan (Grameen Bank)	6,400	-	-
2.3	Investment Payback (including ownership transfer fee)	72,000	84,000	84,000
	Total Cash Outflow	278,400	84,000	84,000
3.0	Net Cash Surplus	170,151	357,878	549,332

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1 Family: 0
Others (beyond family): 1
Future employment: 1
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

WEAKNESS

- Can not supply products as per demand.

OPPORTUNITIES

- Fixed customer (Retail & wholesale);
- Capital of the entrepreneur will be BDT 1050,532 after 3 years excluding payback of investor's money.

THREATS

- Seasonal problems

Presented at 35th Social Business Design Lab
(Open session)- October 27, 2014

Thank you

Pictures





যশোর পৌরসভা
ট্রেড/প্রফেশন লাইসেন্স

পরিচয় নং: ০৬০১৬
 পৌরসভা অফিস: ০২-০৪৭-০৬০১৬
 পল্লীর নাম: ০২
 নাম/নামসংকেত: অফিসার বসু সেন, যশোর।
 পাসিং ইতার তারিখ: ১৭-১১-২০১৩
 বয়সের সীমা: ২০১৪ - ২০১৫
 বয়সের তারিখ: ২৫-০৮-২০১৪ ইং

২০১৫

১. পেশার/পরিচয়ের নাম: **যশোর গরুী মেলা**

২. ক্রেতার নাম: **বঙ্গশিল্প সামগ্রী ডেপটী ও সরবরাহকারী**

৩. স্থানের নাম: **মহিলা আড়ার**

৪. পিস্তার/স্বাক্ষরকারীর নাম: **মাহবুবুল আলম**

৫. ক্রেতার নাম: **আরজিনা বেগম**

৬. ক্রেতার পরিচয়ের বিবরণ: **হোপিটল নংঃ ৮-৭; সোজান নংঃ ০; অফিসার বসু সেন, আর, এন, রোড, যশোর।**

৭. ক্রেতার স্থিরতা (সংকেত): **অফিসার বসু সেন, আর, এন, রোড, যশোর।**

৮. ক্রেতার ঠিকানা (সংকেত): **অফিসার বসু সেন, আর, এন, রোড, যশোর।**

৯. ক্রেতার আইডি নং: **৪১২৪৭০২০১৭৭৩৭**

১০. ক্রেতার মোবাইল নং: **০১৭১৪২১০৯৭৯**

১১. মূল্য বিবরণ:

অন্যসহ বিবরণ	টাকা
১১.১. ক্রেতার/স্বাক্ষরকারীর	১,০০০
১১.২. ক্রেতার	০
১১.৩. ক্রেতার	০
১১.৪. ক্রেতার	০
১১.৫. ক্রেতার	০
মোট	১,০০০
ক্রেতার/স্বাক্ষরকারীর	১,০০০

টাকা মাত্রের ক্রী।

২৫-০৮-২০১৪

যশোর পৌরসভা
কম্পিউটার অপারেটর
আইডি নং: ০১৭১৪২১০৯৭৯

মাহবুবুল আলম
ক্রেতার স্বাক্ষর (পক্ষ)
০১৭১৪২১০৯৭৯
যশোর পৌরসভা।

Thank You