



Grameen Kalyan

Proposed NU Business Name : Nahar Nakshi Work.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Lutfun Nahar Vill: East Mojompur, Post: Kushtia. Upazilla : Kushtia, District: Kushtia.
Age	:	27 Years
Marital status	:	married
No. of siblings:	:	1 (one) brother 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 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"/> Mst. Mazera Khatun Md. Lutfor Rahman Branch: Alampur, Group # 9, Centre # 55/M, Loan no.: 7606, Member since: 2005, First loan: Tk. 5,000, Existing loan: 2,000, Outstanding: 600 Father (Grocery business) No Nil Nil Nil
Education, till to date	:	Masters in Accounting

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Business (Nakshi Katha)
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	She is involved in this business since 2005.
Other Own/Family Sources of Income	:	Father's income from grocery business and my husband is working for UNICEF.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01918050760
National ID number	:	Nil
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT 5,000 (Five thousand) and used the money in Nokshi Katha. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

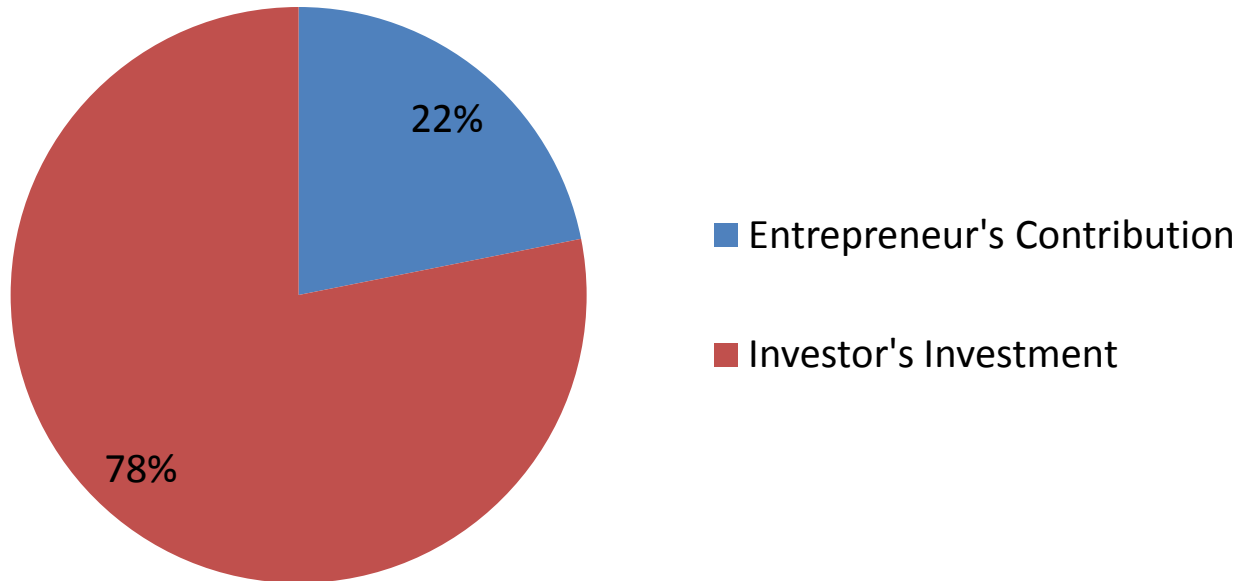
Project's Name 0	:	Nahar Nakshi Work
Address/ Location	:	Mojompur, Kushtia
Total Investment	:	BDT 1,92,000
Financing	:	Self financing: BDT 42,000 Required Investment: BDT 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 4,000 (Four thousand only)
Proposed Business Implementation Plan	:	To make a Nakshai Katha, it needs the following materials:
		➤ Clothes BDT. 900/-
		➤ Cotton BDT. 225/- (Different Colors)
		➤ Design BDT. 50/-
		➤ Labor BDT. 1200/-
		➤ Others BDT. 50
		The estimated production cost of each katha is BDT 2,400/- and expected selling price is BDT 3000/-
		And it takes 3-4 months to make one katha.
		Estimated production per 1 cycle (4 months)= 80 units
		Payback period to the investor is 3 years;
		Expected date to start the project is January, 2015.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/Property (BDT) (1)	Proposed (BDT) (2)	Total Project Cost (BDT) (1)+(2)
Investments in different categories:			
Clothes	17,000	55,000	72,000
Cotton	2,000	16,000	18,000
Working Capital (including labor cost)	22,000	74,000	96,000
Others	1,000	5,000	6,000
Total Capital	42,000	150,000	192,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	42,000	22
Investor's Investment	150,000	78
Total Investment	192,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)				Year 2 (BDT)				Year 3 (BDT)			
	1st Cycle (4 moths)	2nd Cycle (4 moths)	3rd Cycle (4 moths)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 moths)	2nd Cycle (4moths)	3rd Cycle (4moths)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 moths)	2nd Cycle (4 moths)	3rd Cycle (4 moths)	Yearly (1st+2nd+3rd Cycle)
Revenue:												
Estimated Sales	240,000	252,000	264,600	756,600	277,830	291,722	306,308	875,859	321,623	337,704	354,589	1,013,916
(A) Total Revenue	240,000	252,000	264,600	756,600	277,830	291,722	306,308	875,859	321,623	337,704	354,589	1,013,916
Less: Cost of sales												
Raw Clothes	72,000	75,600	79,380	226,980	83,349	87,516	91,892	262,758	96,487	101,311	106,377	304,175
Cotton	18,000	18,900	19,845	56,745	20,837	21,879	22,973	65,689	24,122	25,328	26,594	76,044
Wages	96,000	100,800	105,840	302,640	111,132	116,689	122,523	350,344	128,649	135,082	141,836	405,567
Design	4,000	4,200	4,410	12,610	4,631	4,862	5,105	14,598	5,360	5,628	5,910	16,899
Wash and Laundry	3,200	3,360	3,528	10,088	3,704	3,890	4,084	11,678	4,288	4,503	4,728	13,519
(B) Total Cost of Sales	193,200	202,860	213,003	609,063	223,653	234,836	246,578	705,067	258,906	271,852	285,444	816,203
Gross profit (GP) [C=(A-B)]	46,800	49,140	51,597	147,537	54,177	56,886	59,730	170,793	62,716	65,852	69,145	197,714
Less: Operating Costs:												
Transportation	2000	2000	2000	6,000	2,500	2,500	2,500	7,500	3,000	3,000	3,000	9,000
Mobile bill (SMS & Reporting inclusive)	1400	1400	1400	4,200	1,500	1,500	1,500	4,500	1,600	1,600	1,600	4,800
Ownership Transfer Fee (every 4 month)	3000	3000	3000	9,000	3000	3000	3000	9,000	4000	4000	4000	12,000
Proposed salary-self	16000	16000	16000	48,000	16,000	16,000	16,000	48,000	16,000	16,000	16,000	48,000
Other Expenses	1000	1000	1000	3,000	1,200	1,200	1,200	3,600	1,500	1,500	1,500	4,500
Non Cash Item:												
Total Operating Cost (D)	23400	23400	23400	70,200	24,200	24,200	24,200	72,600	26,100	26,100	26,100	78,300
(C-D)Net Profit:	23,400	25,740	28,197	77,337	29,977	32,686	35,530	98,193	36,616	39,752	43,045	119,414
Retained Income:	77,337			77,337				98,193				119,414

Notes: 1. Agreed Grace period: Four Months.

2. Investment Payback schedule: Installment will be paid in every four month including ownership transfer fee after four months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	<i>Year 0</i>	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
Cash inflow:				
Opening Balance	0	4,000	31,337	79,530
Capital Infusion by Udyokta	42,000			
Capital Infusion by Investor	150,000			
Sales	0	756,600	875,859	1,013,916
Total Receipts	192,000	760,600	907,196	1,093,446
Cash Outflow:				
Cost of goods sold	186,000	609,063	705,067	816,203
Operating expenses	2,000	70,200	72,600	78,300
Return to investor		50,000	50,000	50000
Total payment	188,000	729,263	827,667	944,503
Closing Balances	4,000	31,337	79,530	148,943

SWOT ANALYSIS

STRENGTH

- Employment:
 - Self: 1
 - Creating part time employment opportunity for rural women;
- Ownership in his own name.

WEAKNESS

- Monitoring the quality;
- Choose better design.

OPPORTUNITIES

- Huge demand in middle east;
- This area is famous for Nakshi Katha;
- Investor's money will be payback in three years.

THREATS

- Timely production;
- Competitors.

Presented at 41st SB Design Lab on December 20,
2014 at Yunus Centre

Thank you

Pictures

My mother and me



Nahar Nakshi work





Trade License

ইউনিয়ন পরিষদের ৭নং ফরম
একাউন্ট ও সচিব কক্ষের ১২ (১) নিয়ম দ্রষ্টব্য

ক্রমিক নং

4967



ট্রেড লাইসেন্স

মৌলভীবাজার ইউনিয়ন পরিষদ

থানা ও জেলাঃ কুষ্টিয়া।

নথি নং-

০২

পাঃ

খানা ও

কক্ষ

নং

১৫৭/২০১৪-২০১৫

তারিখঃ

২০/০৬/১৪

লাইসেন্স নং- ১৫৭/২০১৪-২০১৫

তারিখঃ ২০/০৬/১৪

দোকান/ কোম্পানী/ ফার্ম/ গ্রহিতার নাম

মোছাঃ মুহম্মদ নাহার

পিতা/ স্বামী/ মালিকের নাম

মোঃ মুহম্মদ রহমান

ঠিকানা

পূর্ব মৌলভীবাজার, কুষ্টিয়া

শেখা, ব্যবসা ও যানবাহন প্রভৃতি

নব্ব্বা বগিয়া ব্যবসা

বৈধ বা বলবত থাকার সময় (বৎসর)

২০১৪-২০১৫

লাইসেন্সের মেয়াদ

০১/০৭/২০১৪

হইতে

৩০/০৬/২০১৫

পর্যন্ত

প্রদত্ত টাকার পরিমাণঃ

{ অংকে টাকা


২০০/-

পয়সা

{ কথায়

দুইশত টাকা মাত্র

মাত্র।


মৌলভীবাজার ইউনিয়ন পরিষদ
কুষ্টিয়া সদর।

Thank You