



**Grameen Kalyan**

**Proposed NU Business Name : Najnin Handicraft.**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	:	Most. Najnin . Vill: Vatikashor, Post: Sador, District: Mymensingh.
Age	:	29 Years
Marital status	:	Married.
No. of siblings:	:	2 (Two) Brothers and 1 (One) Sister.
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	:	<p>Mother <input checked="" type="checkbox"/> Yes                      Father <input type="checkbox"/></p> <p>Most. Sabina .</p> <p>Md. Najim-uddin.</p> <p>Branch: Chorneloxia . Group # 05, Centre # 48/M, Loan no. 4332, Member since: 2009, First loan: Tk.8,000, Existing loan: 90,000, Outstanding: 70,000.</p> <p>My father is paying GB loan installment.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Housewife.
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 has 3 Months training from SERAC Bangladesh on handicraft especially on showpieces.
Other Own/Family Sources of Income	:	Husband income from Workshop business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01933546892
National ID number	:	19946125219000058
NU Project Source/Reference	:	GK

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2009. At first she took GB loan BDT= 8,000 (Eight thousand) and used the money in her family business. Gradually several times she took GB loan and utilized the money in different purposes.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Najnin Handicraft.
Address/ Location	:	Vatikashor, Sador, Mymensingh.
Total Investment	:	<b>BDT = 1,30,000</b>
Financing	:	Self financing: BDT = 30,000 (Existing Business) Required Investment: BDT = 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT= 3,000</b> (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>❖ Estimated sales @ Tk.72,000 per Month;</li> <li>❖ Estimated gross profit is about 35% on sales;</li> <li>❖ 3 Female Employee Will be appointed per day basis. around BDT 140 to 150 per day/employee;</li> <li>❖ Investors money will be back in 3 years;</li> <li>❖ Expected date to start the project is in May, 2015.</li> </ul>

# *Information of Existing Business Operations.*

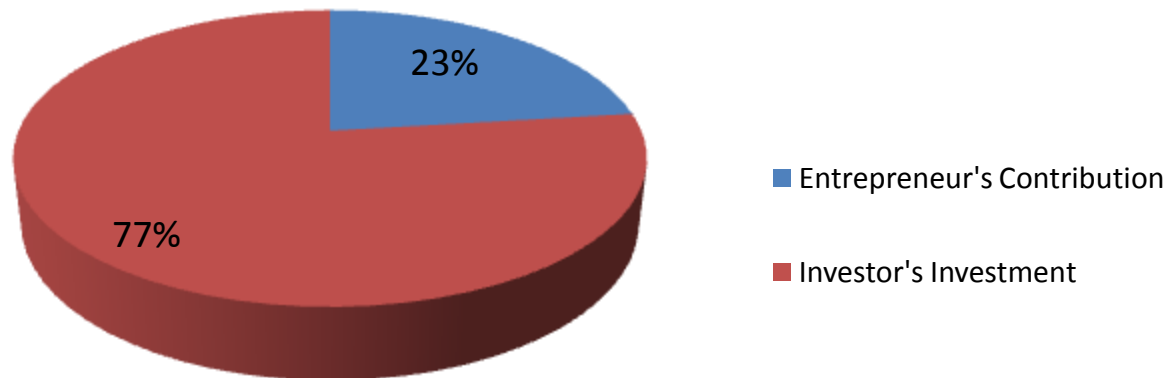
Particulars	Existing Business		
	Weakly	Monthly	Yearly
Sales (A)	7,000	28,000	336,000
Less: Cost of Goods Sold (B)	4,550	18,200	218,400
<b>Gross profit (GP) [C=(A-B)]</b>	<b>2,450</b>	<b>9,800</b>	<b>117,600</b>
<b><u>Less: Operating Costs:</u></b>			
Transportation		200	2,400
Wages	1,000	4,000	48,000
Mobile bill		100	1,200
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses			300
<b>Total Operating Cost (D)</b>		4,400	53,100
<b>(C-D) Net Profit:</b>		<b>5,400</b>	<b>64,500</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
Room advance	-	2,500	2,500
Furniture	-	5,000	5,000
Thread swing	1,000	3,000	4,000
Foam for showpiece	3,000	10,000	13,000
Thread Nylon	500	3,000	3,500
Different beads (1200*per kg)	10,000	25,000	35,000
Different types paper	5,000	15,000	20,000
Gum	1,000	2,500	3,500
Chalk Powder	2,000	10,000	12,000
White Cement	5,000	15,000	20,000
Cash in hand	2,500	9,000	11,500
<b>Total Capital</b>	<b>30,000</b>	<b>100,000</b>	<b>130,000</b>

# Source of Finance

Source	Amount in BDT	In %
<b>Particulars</b>		
Entrepreneur's Contribution	30,000	23
Investor's Investment	100,000	77
<b>Total Investment</b>	<b>130,000</b>	<b>100</b>





# **FINANCIAL PROJECTION OF NU BUSINESS PLAN**

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
<b>Revenue:</b>									
Estimated Sales (A)	18,000	72,000	864,000	19,800	79,200	950,400	21,780	87,120	1,045,440
Less: Cost of Goods Sold (B)	11,700	46,800	561,600	12,870	51,480	617,760	14,157	56,628	679,536
<b>Gross profit (GP)= [C (A-B)]</b>	<b>6,300</b>	<b>25,200</b>	<b>302,400</b>	<b>6,930</b>	<b>27,720</b>	<b>332,640</b>	<b>7,623</b>	<b>30,492</b>	<b>365,904</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		550	6,600		605	7,260
Transportation		600	7,200		660	7,920		726	8,712
Wages ( 3 employees)	3,000	12,000	144,000	3,300	13,200	158,400	3,630	14,520	174,240
Rent		1,500	18,000		1,650	19,800		1,815	21,780
Proposed salary-self		3,000	36,000		3,000	36,000		3,000	36,000
Mobile bill (SMS & Reporting inclusive)		200	2,400		220	2,640		242	2,904
Other Expenses		150	1,800		165	1,980		182	2,178
<b>Non Cash Item:</b>			-			-			-
Depreciation Expenses			900			990			1,089
<b>Total Operating Cost (D)</b>		<b>17,950</b>	<b>216,300</b>		<b>19,745</b>	<b>234,330</b>		<b>21,720</b>	<b>254,163</b>
<b>(C-D)Net Profit</b>		<b>7,250</b>	<b>86,100</b>		<b>7,975</b>	<b>98,310</b>		<b>8,773</b>	<b>111,741</b>
<b>Retained Income:</b>			<b>86,100</b>			<b>98,310</b>			<b>111,741</b>

**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
<b><u>Cash inflow</u></b>			
Opening Balance	2,500	58,600	116,910
Capital Infusion by Investor	100,000	-	-
Sales	864,000	950,400	1,045,440
Total Receipts	966,500	1,009,000	1,162,350
<b><u>Cash Outflow</u></b>			
Cost of goods sold	561,600	617,760	679,536
Operating expenses	216,300	234,330	254,163
Product Purchase	100,000		
Return to investor ( including Transfer fee)	30,000	40,000	50,000
Total payment	907,900	892,090	983,699
<b>Closing Balances</b>	<b>58,600</b>	<b>116,910</b>	<b>178,651</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- ❖ Employment:
- ❖ Self: 1
- ❖ Others (beyond family): 3
- ❖ Ownership in her own name.

## **W**EAKNESS

- ❖ Can not supply products as per demand lack of sufficient capital.
- ❖ Shortage of quality product.

## **O**PPORTUNITIES

- ❖ Local Demand.
- ❖ Experience & Training.
- ❖ Fixed Customers.
- ❖ Investor's money will be payback in three years.

## **T**HREATS

- ❖ Theft.
- ❖ Fire burn.
- ❖ Political Unrest.

Presented at 71<sup>st</sup> Design Lab on 16<sup>th</sup> April, 2015 at  
Yunus Centre

Thank you

# Pictures

# My Product and me.









*Thank You*