



**Grameen Kalyan**  
**Proposed NU Business Name : Ma-Crockeries.**



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

Name and address	:	Md. Asraful Alam, Vill: Rogurampur, Post: Shombugong, District: Mymensingh.
Age	:	22 Years
Marital status	:	Married.
No. of siblings:	:	2 (Two) Brother & 1 (One) Sister.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/>
(ii) Mother's name	:	Most. Julekha Begum .
(iii) Father's name	:	Late. Abdul Khalek.
(iv) GB member's info	:	Branch: Charniloxia. Group # 03, Centre # 34/M, Loan no. 2558, Member since: 1993, First loan: Tk.5,000 ,Existing loan: 50,000, Outstanding: 35,700.
Further Information:		
(v) Who pays GB loan installment	:	NU.
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
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.)	:	Agriculture farming
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 no formal training but 7 years experience in running business.
Other Own/Family Sources of Income	:	My income from agriculture farming.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01731518006 / 01921215752.
National ID number	:	19936115240000378.
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 1993. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in her family purpose work. Gradually several times she took GB loan and utilized the money in different purposes.

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

Project's Name	:	Ma-Crockeries.
Address/ Location	:	Shombgong bazar, Shadar, Mymensingh.
Total Investment	:	<b>BDT = 4,50,000</b>
Financing	:	Self financing: BDT= 3,00,000 (Existing Business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>BDT= 3000</b>
Proposed Salary	:	<b>BDT= 3000</b> (Three thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>❖ This is a on going project so existing volume of products will be increased with the new investment;</li> <li>❖ Estimated sales @ Tk.6,000 per day;</li> <li>❖ Estimated profit is about 13 %;</li> <li>❖ Investors money will be back in 3 years.</li> </ul>

# *Information of Existing Business Operations.*

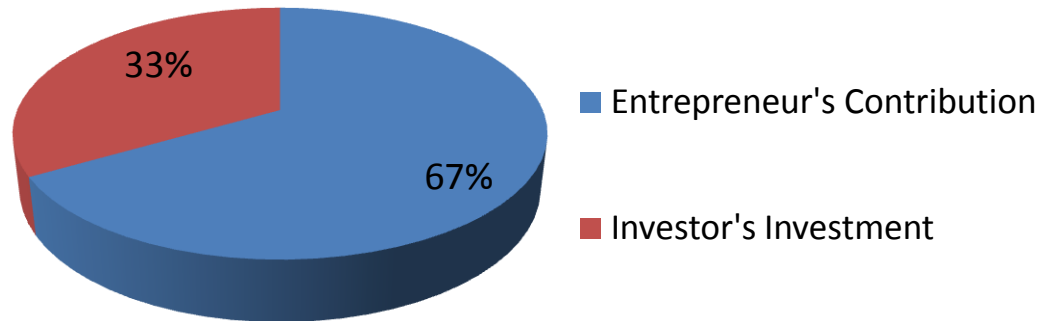
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,500	112,500	1,350,000
Less: Cost of Sales (B)	3,915	97,875	1,174,500
<b>Gross profit (GP) [C=(A-B)]</b>	<b>585</b>	<b>14,625</b>	<b>175,500</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		250	3,000
Generator bill		100	1,200
Shop Rent		2,000	24,000
Night guard bill		100	1,200
Present salary		3,000	36,000
Transport		500	6,000
Mobile bill		-	-
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			2,000
<b>Total Operating Cost (D)</b>		<b>6,450</b>	<b>79,400</b>
<b>(C-D) Net Profit:</b>		<b>8,175</b>	<b>96,100</b>

## ***PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business</b>	<b>Proposed (BDT)</b>	<b>Total (BDT)</b>
Shop Advanced	50,000	-	50,000
Furniture	20,000	-	20,000
Different plastic product (RFL, Partex, Croma, N-poly, Shamrat),	140,000	100,000	240,000
Melamine product	15,000		15,000
Gift product	20,000	20,000	40,000
Steel & Glass	20,000	30,000	50,000
Others product ( stray, polycloth, clock, mosquito net, flax etc	25,000	-	25,000
Cash in Hand	10,000	-	10,000
<b>Total Capital</b>	<b>300,000</b>	<b>150,000</b>	<b>450,000</b>

# Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	300,000	67
Investor's Investment	150,000	33
<b>Total Investment</b>	<b>450,000</b>	<b>100</b>





# **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
<b>Revenue:</b>									
Total Estimated Sales (A)	6,000	150,000	1,800,000	6,600	165,000	1,980,000	7,260	181,500	2,178,000
(B) Total Cost of Sales (B)	5,220	130,500	1,566,000	5,742	143,550	1,722,600	6,316	157,905	1,894,860
<b>Gross profit (GP)= [C (A-B)]</b>	<b>780</b>	<b>19,500</b>	<b>234,000</b>	<b>858</b>	<b>21,450</b>	<b>257,400</b>	<b>944</b>	<b>339,405</b>	<b>283,140</b>
<b>Less: Operating Costs:</b>									
Electricity bill		300	3,600		330	3,960		363	4,356
Generator bill		100	1,200		110	1,320		121	1,452
Transportation		600	7,200		660	7,920		726	8,712
Night guard bill		100	1,200		110	1,320		121	1,452
Shop Rent		2,000	24,000		2,200	26,400		2,420	29,040
Proposed salary-self		3,000	36,000		3,300	39,600		3,630	43,560
Mobile bill		300	3,600		330	3,960		363	4,356
Other Expenses		600	7,200		660	7,920		726	8,712
<b>Non Cash Item:</b>			-		-	-		-	-
Depreciation Expenses			5,000		-	5,500		-	6,050
<b>Total Operating Cost (D)</b>		<b>7,000</b>	<b>89,000</b>		<b>7,700</b>	<b>97,900</b>		<b>8,470</b>	<b>107,690</b>
<b>(C-D) Net Profit</b>		<b>12,500</b>	<b>145,000</b>		<b>13,750</b>	<b>159,500</b>		<b>15,125</b>	<b>175,450</b>
<b>Retained Income:</b>			<b>145,000</b>			<b>159,500</b>			<b>175,450</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>Cash inflow:</b>			
Opening Balance	10,000	255,000	354,500
Capital Infusion by Investor	150,000	-	-
Sales	1,800,000	1,980,000	2,178,000
<b>Total Receipts</b>	<b>1,960,000</b>	<b>2,235,000</b>	<b>2,532,500</b>
<b>Cash Outflow:</b>			
Cost of goods sold	1,566,000	1,722,600	1,894,860
Operating expenses	89,000	97,900	107,690
Return to investor ( including Transfer fee)	50,000	60,000	70,000
<b>Total payment</b>	<b>1,705,000</b>	<b>1,880,500</b>	<b>2,072,550</b>
<b>Closing Balances</b>	<b>255,000</b>	<b>354,500</b>	<b>459,950</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

- ❖ Employment:  
Self: 1  
Others (beyond family): 0
- ❖ Ownership in his own name;
- ❖ Skill & Experience.

## **W**EAKNESS

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

## **O**PPORTUNITIES

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

## **T**HREATS

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

Presented at 05<sup>th</sup> Ex. SB Design Lab on 28<sup>th</sup>  
July, 2015 at Grameen Kalyan

Thank you

# Pictures

# My Shop & me


















# Trade Licence

শিল্পকার্য়িক প্রযুক্তির ব্যবস্থা



**৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ**  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ অফিস নং ১৩ মনুয়ারী

662

ক্রমিক নং :  
লাইসেন্স নং : ৫০৫  
নবায়ন নং : ২২.৩.১৬

বহি নং : ০০

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম :  
মালিকের নাম :  
মোকার্য় / ঠিকানা :  
পিতা / স্বামীর নাম :  
তারিখ নিকট থেকে :  
মাত্র পুষ্টিগ্য় পাইয়া ৭নং চরনিলক্ষীয়া এলাকায়সে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।  
লাইসেন্সের প্রকার :  
লাইসেন্সের মেয়াদ :

শ্রী. প্রোবাকারিঙ্গ  
শ্রী. মোঃ আলোক শেখ  
শ্রী. মোঃ আলোক শেখ  
শ্রী. মোঃ আলোক শেখ  
৫০০  
২০১৬

আজক্কার : পদ্মা / বাঘবপুর মাদ্রাসা  
উপজেলা : সন্দ্বীপ / ময়মনসিংহ

টাকা (কথায় : তিন হাজার হুঁচকা)

সামান্য  
২২/৩/১৬  
লাইসেন্স প্রাপ্তকারীর  
স্বাক্ষর ও মীল

নিঃ ৩১- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

• সরকারের টাঁের মিল • দুটি বছরই থাকে  
• লিডকে সময়ের টাঁকা এবং ফুলে পড়েন  
জন্ম-মৃত্য়ু স্বাক্ষরভুক্ত করুন • অস্বাভাবিক লগ্নে ব্যবহার করুন  
• স্বাস্থ্য লক্ষণ, পরিবেশ স্বাস্থ্য।

*Thank You*