



Grameen Kalyan

**Proposed NU Business Name : Abdul Jalil
Centering business**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abdul Jalil, Vill: Kushmail paner vita, Post: jalor bazar, Upazilla: Fulbaria, District: Mymensingh.
Age	:	25 Years
Marital status	:	Married.
No. of siblings:	:	3 (three) brothers and 2 (two) sisters
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Most: Jomila Begum.
(iii) Father's name	:	Md. Abdul Khalek.
(iv) GB member's info	:	Branch: Fulbaria, Group # 06, Centre # 2/M, Loan no # 2872, Member since: 2006, First GB loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: NIL
Further Information:	:	Father.
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	
Education, till to date	:	Eight.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	2 years experience in his running business.
Other Own/Family Sources of Income	:	Father's income from business
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01772930012.
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 2006. At first she took GB loan BDT= 10,000 (ten thousand) and used the money in business development. Gradually several times she took GB loan and utilized the money in business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Abdul Jalil centering business .
Address/ Location	:	Main road. Fulbaria, Mymensingh.
Total Investment	:	BDT = 3,84,824/-
Financing	:	Self financing: BDT= 2,34,824 (Existing Business & Cash) Required Investment: BDT= 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT=2000
Proposed Salary	:	BDT= 4000 (Four thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The project is on going so fund need to increase the volume of existing product; ➤ Want to increase the volume of existing product with the help of new investment; ➤ After getting fund will be total sheet (4230 kg) 386 pcs*18=6948 s.f; ➤ Plain sheet is rented for 35-40 days but govt. rules 21 days; ➤ Expected sales per year 8 times tk.2,22,336; ➤ Plain sheet is rented per square feet basis @ tk.4; ➤ Plain sheet will be used 7 years; ➤ Payback period is 3 years; ➤ Expected date to increase the project is in November,2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

Particulars	Existing Business	
	Monthly	Yearly
Sales (A) 195*18=3510 S.feet*4	14,040	112,320
Less: Cost of Sales (B) 2145kg*84/7-6128		19,612
Gross profit (GP)= [C (A-B)]		92,708
<u>Less:Operating Costs:</u>		
Labour	1,000	8,000
Transportatoin	900	7,200
Mobile bill	300	3,600
salary	2,000	24,000
Other Expenses	50	600
Non Cash Item:		-
Depreciation Expenses		18,000
Total Operating Cost (D)	4,250	61,400
(C-D)Net Profit		31,308
Retained Income:		31,308

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
		Investor	
Investments in different categories:			
Godown (advance)		30000	30000
Plain sheet 250pcs=2736 kg*84+1500kg*80	229,824	120,000	349824
Cash in hand	5,000	-	5000
Total Capital	234,824	150,000	384,824

FINANCIAL PROJECTION OF NU BUSINESS PLAN

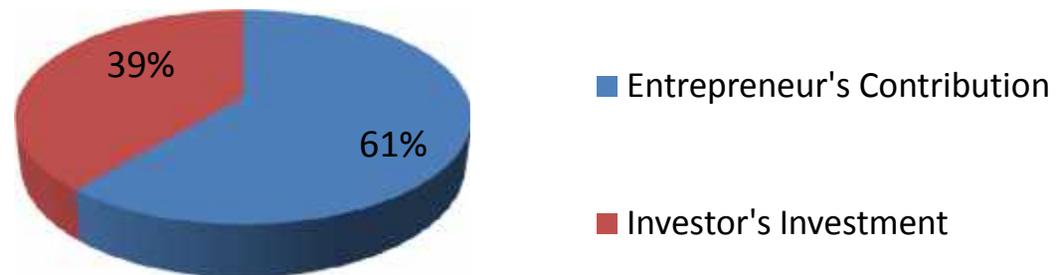
Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Revenue:						
Estimated Sales (Rent sheet) 386pcs*18=6948 s.f*4=27792	27,792	222,336	30,571	244,570	33,628	269,027
(A) Total Revenue	27,792	222,336	30,571	244,570	33,628	269,027
cost of plane sheet (349824/7-12000)	3,165	37,975	3,323	39,874	3,489	41,867
(B) Total Cost of Sales	3,165	37,975	3,323	39,874	3,489	41,867
Gross profit (GP) [C=(A-B)]	24,627	184,361	27,248	204,696	30,139	227,159
Less: Operatin Costs:						
Electricity bill	300	3,600	330	2,970	363	3,267
Transportation	1,500	12,000	1,650	13,200	1,815	14,520
Mobile bill (SMS & Reporting inclusive)	300	3,600	330	2,970	363	3,267
Part time Labour	500	4,000	550	4,400	605	4,840
Proposed salary-self	4,000	48,000	4,400	52,800	4,840	58,080
Other Expenses	60	720	66	792	73	871
Depreciation Expenses		30,000		30,000		30,000
Total Operating Cost (D)	6,660	101,920	7,326	107,132	8,059	114,845
(C-D) Net Profit:	17,967	82,441	19,922	97,564	22,081	112,314
Retained Income:		82,441		97,564		112,314

Notes: 1. Agreed Grace period: 6 Months.

2. Investment Payback schedule: 2 installment in every year including ownership transfer fee after 6 month grace period

Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	234,824	61
Investor's Investment	150,000	39
Total Investment	384,824	100



CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year 1	Year 2	Year 3
<u>Cash inflow:</u>			
Opening Balance	5,000	187,441	225,005
Capital Infusion by Investor	150,000	-	-
Sales	222,336	244,570	269,027
Total Receipts	377,336	432,011	494,032
<u>Cash Outflow:</u>			
Cost of goods sold	37,975	39,874	41,867
Operating expenses	101,920	107,132	114,845
Return to investor (including Transfer fee	50,000	60,000	70,000
Total payment	189,895	207,006	226,712
Closing Balances	187,441	225,005	267,319

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none">➤ Employment: Self: 1➤ Ownership in his own name.➤ Skill & experience: 2 years	<p>WEAKNESS</p> <ul style="list-style-type: none">➤ Lack of capital;➤ Limited product.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">➤ Local demand;➤ Investor's money will be payback in 3 years.	<p>THREATS</p> <ul style="list-style-type: none">➤ Theft;➤ Wastage.

Presented at 8th Ex. SB Design Lab on 14th October,
2015 at Grameen Kalyan

Thank you

Pictures













Thank You