



**Grameen Kalyan**

**Proposed NU Business Name : *Mandal Enterprise***



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

Name and address	:	Md. Asrafal Haque (saju). Vill: Alallpur, Post: Shomvugonj, District: Mymensingh.
Age	:	24 Years
Marital status	:	Married.
No. of siblings:	:	1 (One) Brother & 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	:	Mother <input checked="" type="checkbox"/> <b>Yes</b> Father <input type="checkbox"/> : Most. Sokina khatun. : Md. Iman ali mondol. : Branch: Alalpur . Group # 10, Centre # 38/M, Loan no. 5821, Member since: 2002, First loan: Tk.5,000, Existing loan: 10,000, Outstanding: 9,260.  : My father is paying GB loan installment. : No : Nil : Nil : Nil
Education, till to date	:	Class Ten.

## ***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.)	:	He has 8 years experience in running business. He also get 3 days training from SARA (Local NGO) how to made sanitary products. Sometimes his brother helps him to operate the business.
Other Own/Family Sources of Income	:	Own business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01921896167
National ID number	:	19916115233000260
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT= 5,000 ( Five thousand) and used the money in her family development work. Gradually several times she took GB loan and utilized the money in different purposes.

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

Project's Name	:	Mondol Enterprise.
Address/ Location	:	Shomvugong, Sador, Mymensingh.
Total Investment	:	<b>BDT = 2,04,000</b>
Financing	:	Self financing:                   BDT = 1,04,000 (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	:	<p>The business is planed to be scale up the existing products by the new investment.</p> <ul style="list-style-type: none"> <li>❖ The project will be start with sanitary items and brick and sand sales;</li> <li>❖ Various kind of sanitary products will be made &amp; sold</li> <li>❖ Estimated sales @ Tk.1,20,000 per Month.</li> <li>❖ Estimated gross profit is about 30% on Sales.</li> <li>❖ Labor will be hire on daily basis.</li> <li>❖ Investors money will be paid back in 2 years.</li> <li>❖ Expected date to start with the new investment is in November, 2015.</li> </ul>

## *Information of Existing Business Operations.*

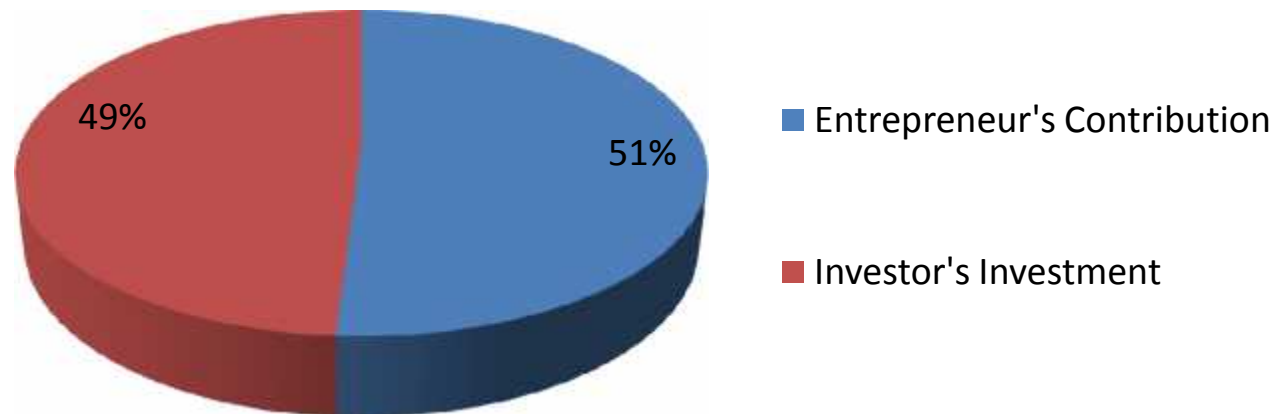
Particulars	Existing Business		
	Weakly	Monthly	Yearly
Sales (A)	10,000	40,000	480,000
Cost of Goods Sold	7,000	28,000	336,000
Gross profit (GP) [C=(A-B)]	<b>3,000</b>	<b>12,000</b>	<b>144,000</b>
<u>Less: Operating Costs:</u>			
Electricity bill		200	2,400
Transport		500	6,000
Land Rent		2,000	24,000
Salary and Wages		5,000	60,000
Mobile bill		200	2,400
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses		400	4,800
<b>Total Operating Cost (D)</b>		<b>8,800</b>	<b>105,600</b>
<b>(C-D) Net Profit:</b>		<b>3,200</b>	<b>38,400</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
Land Advanced	50,000	-	50,000
Room Building Cost	15,000	-	15,000
Furniture	5,000	-	5,000
Materials for making sanitary product	15,000	5,000	20,000
Brick chips	5,000	15,000	20,000
Bricks for sell	-	40,000	40,000
Normal and Sylhet Sand for sell	4,000	30,000	34,000
Buy Cement	2,000	10,000	12,000
Cash in Hand	8,000	-	8,000
<b>Total Capital</b>	<b>104,000</b>	<b>100,000</b>	<b>204,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	104,000	51
Investor's Investment	100,000	49
<b>Total Investment</b>	<b>204,000</b>	<b>100</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
<b>Revenue:</b>						
Estimated Sales (A)	30,000	120,000	1,440,000	31,500	126,000	1,512,000
Cost of Goods Sold	21,000	84,000	1,008,000	22,050	88,200	1,058,400
<b>Gross profit (GP)= [C (A-B)]</b>	<b>9,000</b>	<b>36,000</b>	<b>432,000</b>	<b>9,450</b>	<b>37,800</b>	<b>453,600</b>
<b>Less:Operating Costs:</b>						
Electricity bill		300	3,600		315	3,780
Transportation		700	8,400		735	8,820
Land Rent		2,000	24,000		2,100	25,200
Night guard bill		100	1,200		105	1,260
Wages	3,600	14,400	172,800	3,780	15,120	181,440
Proposed salary-self		5,000	60,000		5,250	63,000
Mobile bill		300	3,600		315	3,780
Other Expenses		700	8,400		735	8,820
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses		500	6,000		550	6,600
<b>Total Operating Cost (D)</b>		<b>24,000</b>	<b>288,000</b>		<b>25,225</b>	<b>302,700</b>
<b>(C-D)Net Profit</b>		<b>12,000</b>	<b>144,000</b>		<b>12,575</b>	<b>150,900</b>
<b>Retained Income:</b>			<b>144,000</b>			<b>150,900</b>

**Notes:** 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 08 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)
Cash inflow		
Opening Balance	8,000	192,000
Capital Infusion by Investor	100,000	-
Sales	1,440,000	1,512,000
<b>Total Receipts</b>	<b>1,548,000</b>	<b>1,704,000</b>
Cash Outflow		
Cost of goods sold	1,008,000	1,058,400
Operating expenses	288,000	302,700
Return to investor ( including Transfer fee)	60,000	60,000
Total payment	1,356,000	1,421,100
<b>Closing Balances</b>	<b>192,000</b>	<b>282,900</b>

# Trade License.

বিশ্ববিদ্যালয় বাছমানিক বাহিন্য

1226

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ  
সদর, ময়মনসিংহ

লাইসেন্স ফি আদায় রেজিস্ট্রার  
ইউনিয়ন পরিষদ করন নং ১০ অধ্যক্ষী

ক্রমিক নং: ০২৬  
লাইসেন্স নং: ০২৬  
নবায়ন নং:

স্থিতি নং: ০১৩  
তারিখ: ৩১/১২/২০২৫

**ট্রেড লাইসেন্স**

ব্যবসা প্রতিষ্ঠানের নাম: শ্রেষ্ঠ স্বাদুনা প্রটার গাইজ  
মালিকের নাম: শ্রী: শোভনজান হক আছ  
মোকাম/ঠিকানা: গ্রাম: ঝুড়োলাঙ্গ পোলি হাট, ডাকঘর: শাহুগঞ্জ / গ্রামপুত্র মাদ্রাসা  
উপজেলা: সদর, জেলা: ময়মনসিংহ

পিতা/স্বামীর নাম: শ্রী: ইমরান শোভন স্বাদুনা  
তাহার নিকট থেকে: ৩০০/- টাকা (অর্থায়: তিনশততরিশকম)

মাত্র সুবিধা পাইয়া ৭নং চরনিলক্ষীয়া এলাকাধীনে ব্যবসা করার জন্য লাইসেন্স মঞ্জুর করা হইল।  
লাইসেন্সের প্রকার: সাধারণ (ফ্রানটাইলি স্বাদুনা বিক্রয়)  
লাইসেন্সের মেয়াদ: ৩০/১/২০২৬ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্ধারিত সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।

শ্রী: শোভনজান হক আছ  
ব্যবসা প্রতিষ্ঠানের মালিক

শ্রী: শোভনজান হক আছ  
লাইসেন্স আদায়কারী

• সরকারি ট্যাক্স ফিল • দুটি সপ্তাহের মধ্যে  
• শিশুকে সহায়তা টিকিৎসা এবং স্বাস্থ্য পরীক্ষা  
• জন-স্বাস্থ্য ঠিকায় রাখা • সার্বজনীনভাবে লক্ষ্য রাখার জন্য  
• যাহা লায়সেন্স, পরিবেশ সীমান্ত

# ***SWOT ANALYSIS***

## **S**TRENGTH

- Employment:  
Self: 1  
Others (beyond family): 02
- Skill and experience.
- Ownership in his own name.

## **W**EAKNESS

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

## **O**PPORTUNITIES

- ❖ Local Demand.
- ❖ Investor's money will be payback in two years.

## **T**HREATS

- ❖ Theft.
- ❖ Local Competitors.

Presented at 10<sup>th</sup> SB Design Lab on Dec 24, 2015 at  
Grameen Kalyan

Thank you

# Pictures

# My Product and me.















*Thank You*