



**Grameen Kalyan**

*Proposed NU Business Name: Showrob shilpoly .*



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

Name and address	:	Md. Helal Mia. Vill: Rogurampur, Post: Somvugonj, Upazilla : Mymensingh Sador, District: Mymensingh.
Age	:	28 Years
Marital status	:	Married.
No. of siblings:	:	Four (4) Brothers.
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. Jahanara Khatun.
(iii) Father's name	:	Gazi Md. Abdul Mannan Mir.
(iv) GB member's info	:	Branch: Charniloxia, Group # 36/M, Centre # Raghurampur, Loan no. 7725, Member since: 2007, First loan: Tk. 10,000, Existing loan: 42,000, Outstanding: 39,348.
Further Information:		
(v) Who pays GB loan installment	:	My father is paying GB loan installment.
(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	:	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.)	:	He has no formal training but he is doing this business since last 8 years.
Other Own/Family Sources of Income	:	Nu Income From Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01935318310
Birth Certificate	:	6115240546524
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2007. At first she took GB loan BDT 10,000 (Ten Thousand) and used the money in household development. Subsequently several times she took GB loan and utilized in different purposes.

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

Project's Name	: <b><i>Showrov Shilpaly.</i></b>
Address/ Location	: Rogurampur, Samvugong, Sador, Mymensingh.
Total Investment	: <b>BDT = 2,33,000</b>
Financing	: Self financing : BDT = 1,33,000 (Existing Business) Required Investment : BDT = 1,00,000 (as equity)
Present salary/drawings from business	: <b>BDT= 3,300</b> (Three Thousand).
Proposed Salary	: <b>BDT= 5,000</b> ( Five Thousand).
Proposed Business Implementation Plan	: <ul style="list-style-type: none"> <li>➤ The project will start with having a jeweler Shop.</li> <li>➤ Around 15% gross profit from gold and silver sales &amp; 50% for servicing is estimated.</li> <li>➤ Estimated sales is about @ Tk. 2,500. Per day and expected income from services is Tk. 700 per day.</li> <li>➤ Pay back period is 2 years.</li> <li>➤ Expected date to start the project in early 2016.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

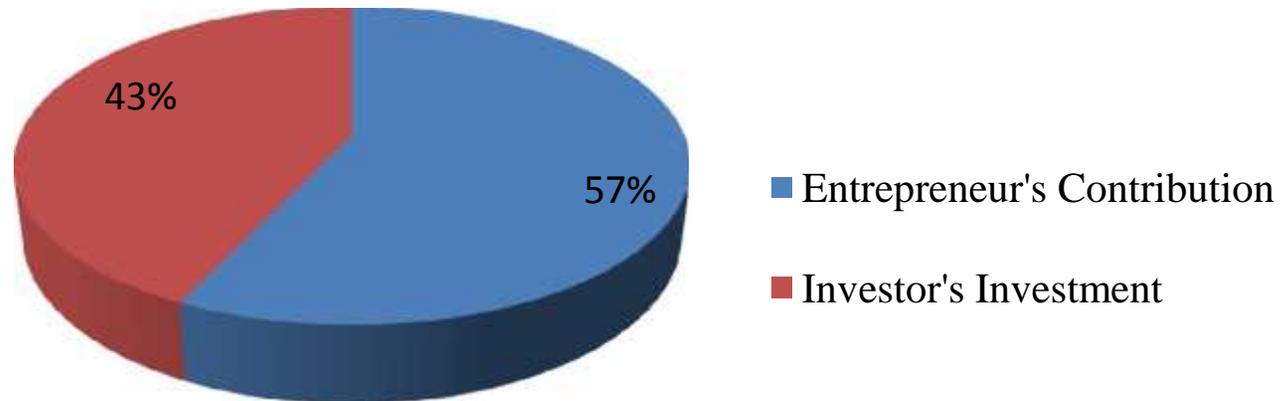
<b>Particulars</b>	<b>Existing Business</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Ornaments Sales	1,500	37,500	450,000
Income From Servicing	500	12,500	150,000
<b>(A) Total Revenue</b>	<b>2,000</b>	<b>50,000</b>	<b>600,000</b>
Cost of Ornaments Sales	1,275	31,875	382,500
Cost of Servicing	250	6,250	75,000
<b>Cost of Sales (B)</b>	<b>1,525</b>	<b>38,125</b>	<b>457,500</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>475</b>	<b>11,875</b>	<b>142,500</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		200	2,400
Shop rent		1,000	12,000
Transportation		500	6,000
Present Salary Self		3,000	36,000
Mobile bill		200	2,400
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			10,000
<b>Total Operating Cost (D)</b>		<b>5,400</b>	<b>74,800</b>
<b>(C-D) Net Profit:</b>		<b>6,475</b>	<b>67,700</b>

## ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (BDT) (1)</b>	<b>Proposed Business (BDT) (2)</b>	<b>Total Cost (BDT) (1+2)</b>
Shop Advance	15,000	-	15,000
Furniture	28,000	-	28,000
Ornaments Gold	30,000	50,000	80,000
Ornaments Silver	40,000	30,000	70,000
Machineries	10,000	20,000	30,000
Cash in Hand	10,000		10,000
<b>Total</b>	<b>133,000</b>	<b>100,000</b>	<b>233,000</b>

# Source of Finance

Particulars	Amount in (BDT)	%
Entrepreneur's Contribution	133,000	57
Investor's Investment	100,000	43
<b>Total Investment</b>	<b>233,000</b>	<b>100</b>



# ***FINANCIAL PROJECTION OF NU BUSINESS PLAN***

Particulars	<i>Year 1 (BDT)</i>			<i>Year 2 (BDT)</i>		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
<b>Revenue:</b>						
Ornaments Sales	2,500	62,500	750,000	2,750	68,750	825,000
Income From Servicing	700	17,500	210,000	770	19,250	231,000
<b>(A) Total Revenue</b>	<b>3,200</b>	<b>80,000</b>	<b>960,000</b>	<b>3,520</b>	<b>88,000</b>	<b>1,056,000</b>
Cost of Ornaments Sales	2,125	53,125	637,500	2,338	58,438	701,250
Cost of Servicing	350	8,750	105,000	385	9,625	115,500
<b>Cost of Sales (B)</b>	<b>2,475</b>	<b>61,875</b>	<b>742,500</b>	<b>2,723</b>	<b>68,063</b>	<b>816,750</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>725</b>	<b>18,125</b>	<b>217,500</b>	<b>798</b>	<b>19,938</b>	<b>239,250</b>
<b>Less: Operating Costs:</b>						
Electricity bill		200	2,400		220	2,640
Shop rent		1,000	12,000		1,100	13,200
Proposed Salary		5,000	60,000		5,500	66,000
Transportation		700	8,400		2,000	24,000
Mobile bill		400	4,800		80	960
Other Expenses	30	750	9,000		825	9,900
<b>Non Cash Item:</b>			-		-	-
Depreciation Expenses			10,000			11,000
<b>Total Operating Cost (D)</b>		<b>8,050</b>	<b>106,600</b>	-	<b>9,725</b>	<b>127,700</b>
<b>(C-D) Net Profit:</b>		<b>10,075</b>	<b>110,900</b>		<b>10,213</b>	<b>111,550</b>
<b>Retained Income:</b>			<b>110,900</b>			<b>111,550</b>

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

2. Investment Payback schedule: 8 installment including ownership transfer fee after 3 months of grace period.

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

	<b>Year (1)</b>	<b>Year (2)</b>
<b><u>Cash inflow:</u></b>		
Opening Balance	10,000	160,900
Capital Infusion by Investor	100,000	-
Sales	960,000	1,056,000
<b>Total Receipts</b>	<b>1,070,000</b>	<b>1,216,900</b>
<b><u>Cash Outflow:</u></b>		
Cost of goods sold	742,500	816,750
Operating expenses	106,600	127,700
Return to Investor (Including Transfer fee)	60,000	60,000
<b>Total payment</b>	<b>909,100</b>	<b>1,004,450</b>
Closing Balances	160,900	212,450

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

- Lack of sufficient capital.
- Can not Supply Product as per Demand
- Political un-stable.

## **O**PPORTUNITIES

- Location of shop.
- Fixed customer.
- Local demand
- Pay back period two years.

## **T**HREATS

- Theft;
- Fire.

Presented at 12<sup>th</sup> Ex. SB Design Lab on  
31<sup>st</sup> January, 2016 at Grameen Kalyan

Thank you

# Pictures

# My Shop and me













**Thank You**