



Grameen Kalyan

Proposed NU Business Name : Sefat Lungi



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Suruj Kha Vill: Hashimpur, Post: Khokhsha Upazilla : Khokhsha, District: Kushtia.
Age	: 30 Years
Marital status	: Single
Children	: 01 (Son) & 01 (Daughter)
No. of siblings:	: 4 (Four) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Jomela Khatun : Aslam Kha : Branch: khokhsha, Group # 02, Centre # 57/M, Loan no.: 5989/5 Member since: 2002, First loan: Tk. 3,000, Last GB loan: 20,000, Outstanding: 14,380 : Father : No : Nil : Nil : Nil
Education, till to date	: Class Eight

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	He works Lungi Factory.
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 is involved in this business since 1997. 7 years experience in this business.
Other Own/Family Sources of Income	:	Father's income from agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01925332698
National ID number	:	5016347712186
NU Project Source/Reference	:	Gk/kum/Md. Anowar Hossain/2525

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2002. At first she took GB loan BDT 3,000 (Three thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

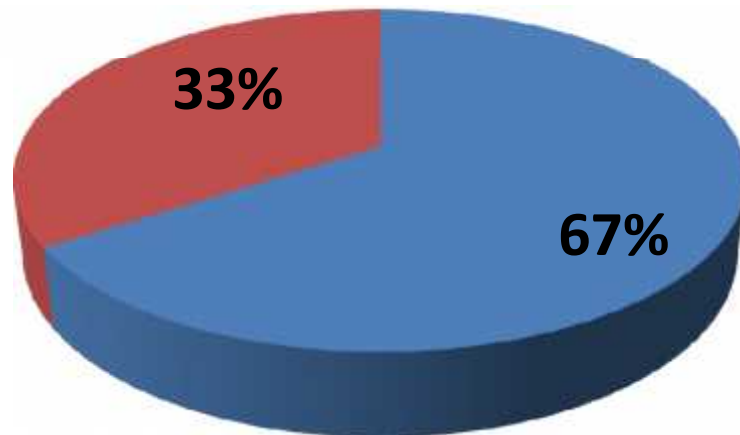
Project's Name	:	Sefat Lungi
Address/ Location	:	Hashimpur, Moragacha, Khokhsha, Kushtia.
Total Investment	:	BDT 4,00,000
Financing	:	Self financing: BDT 2,70,000 Required Investment: BDT 1,30,000 (as equity)
Present salary/drawings from business (estimates)	:	Nil
Proposed Salary	:	BDT 7,000 (Seven thousand only)
Proposed Business Implementation Plan	:	<p>To make a Lungi, it needs the following materials;</p> <ul style="list-style-type: none"> ➤ Purchase China Tat-Palong, per machine Production per day minimum 8 pieces lungi. ➤ Labor BDT. 40/- ,Cotton 85/- Others BDT. 40/- So Total Production cost per price BDT 180/- ➤ The estimate production cost of each Lungi BDT 165/- and expected selling price per Lungi is BDT 180/; ➤ Estimated production per cycle (4 months)= 1920 units; ➤ Payback period to the investor is 3 years;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
Investments in different categories:				
Shade	-	50,000	-	50,000
China Tat-Palong (2 Pieces- per piece 1,00,000)	-	100,000	100,000	200,000
Kun Machine	20,000			20,000
Loli Vora Machine	-		20,000	20,000
Tenar Bim	-	50,000	-	50,000
Motor		-	10,000	10,000
Thread	26,000	24000	-	50,000
Total Capital	46,000	224,000	130,000	400,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	270,000	67
Investor's Investment	130,000	33
Total Investment	400,000	100



■ Entrepreneur's Contribution

■ Investor's Investment

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)				Year 2 (BDT)				Year 3 (BDT)			
	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)
Revenue:												
Estimated Sales	345,600	345,600	345,600	1,036,800	380,160	380,160	380,160	1,140,480	418,176	418,176	418,176	1,254,528
(A) Total Revenue	345,600	345,600	345,600	1,036,800	380,160	380,160	380,160	1,140,480	418,176	418,176	418,176	1,254,528
Less: Cost of sales												
Cotton	172,800	172,800	172,800	518,400	181,440	181,440	181,440	544,320	190,512	190,512	190,512	571,536
(B) Total Cost of Sales	172,800	172,800	172,800	518,400	181,440	181,440	181,440	544,320	190,512	190,512	190,512	571,536
Gross profit (GP) [C=(A-B)]	172,800	172,800	172,800	518,400	198,720	198,720	198,720	596,160	227,664	227,664	227,664	682,992
Less: Operating Costs:												
Wages	76,800	76,800	76,800	230,400	80,640	80,640	80,640	241,920	84,672	84,672	84,672	254,016
Master & Designer	8,000	8,000	8,000	24,000	8,400	8,400	8,400	25,200	8,820	8,820	8,820	26,460
Loli Vora	4,000	4,000	4,000	12,000	4,200	4,200	4,200	12,600	4,410	4,410	4,410	13,230
Electricity bill	500	500	500	1,500	500	500	500	1,500	500	500	500	1,500
Transportation	300	300	300	900	315	315	315	945	331	331	331	992
Mobile bill	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000
Proposed salary-self	28,000	28,000	28,000	84,000	28,000	28,000	28,000	84,000	28,000	28,000	28,000	84,000
Other Expenses	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000
Non Cash Item:												
Depreciation Expenses	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000	2,000	2,000	2,000	6,000
Total Operating Cost (D)	122,600	122,600	122,600	367,800	127,055	127,055	127,055	381,165	131,733	131,733	131,733	395,198
(C-D) Net Profit:	50,200	50,200	50,200	150,600	71,665	71,665	71,665	214,995	95,931	95,931	95,931	287,794
Retained Income:				150,600				214,995				287,794

Notes: 1. Agreed Grace period: Four Months.

2. Investment Payback schedule: Installment will be paid in every four month including ownership transfer fee after four months grace period.

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

	<i>Year 1</i>	<i>Year 2</i>	<i>Year 3</i>
Cash inflow:			
Opening Balance		452,600	615,595
Capital Infusion by UDYOKTA	224,000		
Capital Infusion by Investor	130,000		
Sales	1,036,800	1,140,480	1,254,528
Total Receipts	1,390,800	1,593,080	1,870,123
Cash Outflow:			
Cost of goods sold	518,400	544,320	571,536
Operating expenses	367,800	381,165	395,198
Return to investor	52,000	52,000	52,000
Total payment	938,200	977,485	1,018,734
Closing Balance	452,600	615,595	851,389

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1, Labor: 01
- Creating part time employment opportunity for rural women;
- Ownership in his own name.

WEAKNESS

- Quality control;
- Selection of quality cotton.

OPPORTUNITIES

- Huge demand in rural area;
- This area is famous for *Tat Shilpo*;
- Investor's money will be payback in three years.

THREATS

- Timely production;
- Local competitors.
- Cotton Price up-down.

Presented at 22th Ex. SB Design Lab on June 16,
2016 at Grameen Kalyan

Thank you

NU want to buy this machine



Cotton ready

















NU with his mother



NU with his father & Mother



Thank You