



Grameen Kalyan

Proposed NU Business Name : Helal Book Binding



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Helal Malitha Vill : Hatos Horipur, Post: Hatos Horipur Thana : Kushtia, District: Kushtia
Age	:	28 Years.
Marital status	:	Married.
Children	:	Nil
No. of siblings:	:	3 (Three) Brothers & 2(Two) Sisters.
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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Fatema Akter</p> <p>Md. Khoshber Malitha</p> <p>Branch: Horipur, Group #01, Centro# 21/M, Loan no. 1851/1</p> <p>Member since: 2006, First loan: Tk. 10000, Last GB loan: 26,000, Outstanding: 15136.</p> <p>NU</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
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.)	:	Book Binding business.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	18 (Eighteen) years experience in this business. Started business with BDT 14,000/- (fourteen thousand) .
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01754317032
National ID number	:	5017944274339
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 bought a Cow. Subsequently she borrowed loan from GB for several times for different activities like including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Helal Book Binding.</i>
Address/ Location	:	Court Station , Sir Iqbal Road, Kushtia.
Total Investment in BDT	:	BDT : 4,80,500/-
Financing	:	Self BDT : BDT: 3,30,500/- Required Investment BDT: 1,50,000/-
Present salary/drawings from business	:	Nil
Proposed Salary	:	BDT. 5000/-(Five thousand)
Proposed Business Implementation Plan.	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product; ➤ Estimate sales is BDT. 5,500/- Daily. ➤ Estimate gross profit is 25% on book binding. ➤ One employee salary BDT 8,000/- Per month. ➤ Payback period is 2 years.

INFO ON EXISTING BUSINESS OPERATIONS

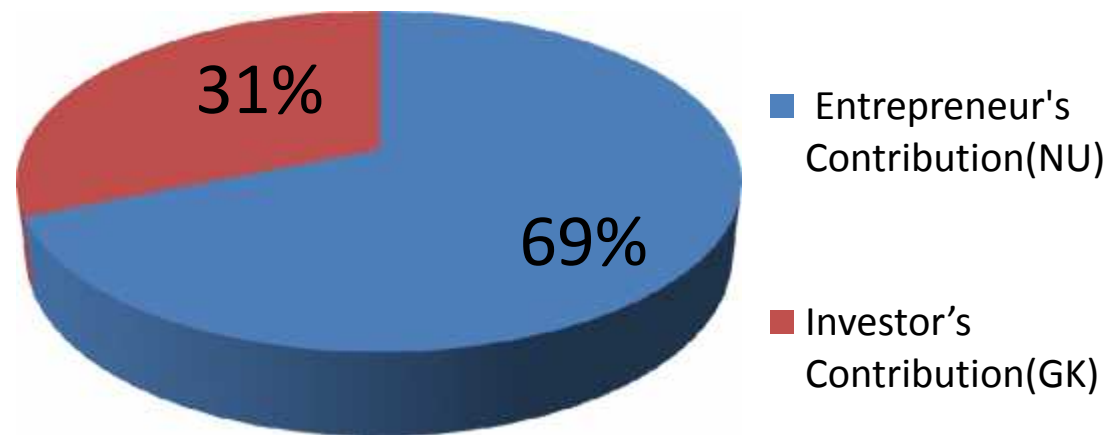
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,500	117,000	1,404,000
Less: Cost of sales (B):	3,375	87,750	1,053,000
Gross profit (GP) [C=(A-B)]	1,125	29,250	351,000
Less: Operating Costs:			
Electricity bill		500	6,000
Shop Rent		2000	24,000
Transportation		500	6,000
Night guard bill		100	1,200
Mobile bill		600	7,200
Wages (one labor)		8,000	96,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses		500	6,000
Total Operating Cost (D)		12,700	152,400
(C-D)Net Profit:		16,550	198,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed (BDT)		Total (BDT)
		NU	Investor	
	1	2	3	4(1+2+3)
Investments in different categories:				
Cutting machine (one piece)	0	0	135,000	135,000
Papers 269 rim (size 23/36,22/35,16/26)	226,000	0	0	226,000
Paper covers	30,000			30,000
Perfection machine)	18,000	0	0	18,000
Instrument items	5,000			5,000
Fan 01 Piece	1,500	0	0	1,500
Others items			15,000	15,000
Shop Advance	40,000	0	0	40,000
Cash in hand	10,000	0	0	10,000
Total Capital	330,500	0	150,000	480,500

Source of Finance

Source	Amount in BDT	In%
Entrepreneur's Contribution(NU)	330,500	69
Investor's Contribution(GK)	150,000	31
Total Investment	480,500	100%



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5,500	143,000	1,716,000	6,050	157,300	1,887,600
Less: Cost of sales (B)	4,125	107,250	1,287,000	4,538	117,975	1,415,700
Gross profit (GP) [C=(A-B)]	1,375	35,750	429,000	1,513	39,325	471,900
Less: Operating Costs:	-	-	-	-	-	-
Electricity bill		800	9,600		880	10,560
Shop Rent		2,000	24,000		2,200	26,400
Wages(one labour)		8,000	96,000		8,800	105,600
Night guard bill		100	1,200		110	1320
Transportation		700	8,400		770	9,240
Mobile bill		700	8,400		770	9,240
Proposed salary		5,000	60,000		5,500	66,000
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses		600	7,200		660	7,920
Total Operating Cost (D)		18,400	220,800		20,240	242,880
(C-D)Net Profit:		17,350	208,200		19,085	229,020
Retained Income:			208,200			229,020

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

2. **Investment Payback schedule:** Quarterly installment including ownership transfer fee after three months grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

	Year 1	Year 2
Cash inflow:		
Opening Balance	10,000	278,200
Capital Infusion by Investor	150,000	0
Sales	1,716,000	1,887,600
Total Receipts	1,876,000	2,165,800
<u>Cash Outflow:</u>		
Cost of goods sold	1,287,000	1,415,700
Operating expenses	220,800	242,880
Payback to investor	90,000	90,000
Total payment	1,597,800	1,748,580
Closing Balance	278,200	417,220

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 1 Others (beyond family): 0 Future employment: 0<input type="checkbox"/> Skill and experience;<input type="checkbox"/> Good Reputation;<input type="checkbox"/> Ownership in his own name;<input type="checkbox"/> Keeping books of record.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply products as per demand lack of sufficient capital.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of shop;<input type="checkbox"/> Fixed customer (retail & wholesale);<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Local competitor;<input type="checkbox"/> Credit Sales.

Presented at 27th Ex. SB Design Lab on 17th July,
2016 at Grameen Kalyan

Thank you

















