



**Grameen Kalyan**

**Proposed NU Business Name :Hashi Gamsa Factory**



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

Name and address	: Mst. Hashi Begum Vill: Shibnatpur, Post: Koilgati Upazilla : Sirajganj Sador, District: Sirajganj
Age	: 30 Years
Marital status	: Married
Children	: 01 son & 01 Daughter
No. of siblings:	: 1 (one) Brother 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. Rahila begum : Md. Bahas Ali Sheikh : Branch: Zaul, Group # 01, Centre # 37/M, Loan no.: 3345 Member since: 1995, First loan: Tk. 2,000, Last GB loan: 30,000, Outstanding: 28,000 : NU : No : Nil : Nil : Nil
Education, till to date	: Class Seven

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	She work Gamsa 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.)	:	No formal training but she has 6 Months experience.
Other Own/Family Sources of Income	:	Father's income from agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01924339394
National ID number	:	8817877328677
NU Project Source/Reference	:	GK/Sirajgang Unit,Md. Sariful Islam( ID:2721)

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

Entrepreneur's Mother is a GB member since 1995. At first she took GB loan BDT 2,000 (two 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	:	<b>Hashi gamsa factory</b>
Address/ Location	:	Vill: Shibnatpur, Post: Koilgati Upazilla : Sirajganj Sodor, District: Sirajganj
Total Investment	:	BDT 7,45,000
Financing	:	Self financing: BDT 6,45,000 Required Investment: BDT 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT <b>4,000</b> (four thousand only)
Proposed Salary	:	BDT <b>6,000</b> (Six thousand only)
Proposed Business Implementation Plan	:	<p>To make a gamsa, it needs the following materials;</p> <ul style="list-style-type: none"> <li>➤ Start 4 (four) China Power loom machine, per machine Production per day minimum 16 pieces gamsa.</li> <li>➤ The estimated production cost of each Gamsa BDT. 68/- and expected selling price per Gamsa is BDT. 80/;</li> <li>➤ Estimated production per cycle (4 months)= 6400 units;</li> <li>➤ Payback period to the investor is 3 years;</li> <li>➤ Expected date to start the project in as soon as possible.</li> </ul>

# Existing Business Info

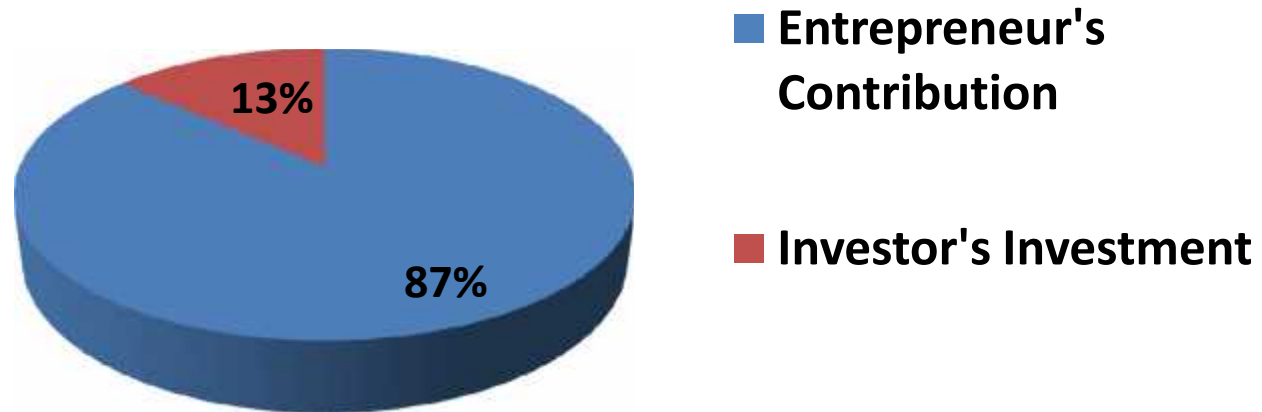
Particulars	Year 1 (BDT)			
	1st Cycle (4 months)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)
<b>Revenue:</b>				
Estimated Sales	384,000	384,000	384,000	1,152,000
<b>(A) Total Revenue</b>	384,000	384,000	384,000	1,152,000
<b>Less: Cost of sales</b>				
Cotton	230,400	230,400	230,400	691,200
<b>(B) Total Cost of Sales</b>	230,400	230,400	230,400	691,200
<b>Gross profit (GP) [C=(A-B)]</b>	153,600	153,600	153,600	460,800
<b>Less: Operating Costs:</b>				
Employe 2	48,000	48,000	48,000	144,000
Master & Designer	6,000	6,000	6,000	18,000
Loli Vora	3,000	3,000	3,000	9,000
Electricity bill	3,500	3,500	3,500	10,500
Transportation	1,000	1,000	1,000	3,000
Mobile bill	600	1,000	1,000	2,600
Proposed salary-self	16,000	16,000	16,000	48,000
Other Expenses	1,000	1,000	1,000	3,000
<b>Non Cash Item:</b>				
Depreciation Expenses	3,000	3,000	3,000	9,000
<b>Total Operating Cost (D)</b>	82,100	82,500	82,500	247,100
<b>(C-D)Net Profit:</b>	71,500	71,100	71,100	213,700
<b>Retained Income:</b>				213,700

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

Particulars	Existing Business	Proposed Business (BDT)		Total Investment
		NU Invest	Investor	
<b>Investments in different categories:</b>				
Shade	100,000	-	-	100,000
China Power Loom (4 Pieces- per piece 87500)	350,000	-	-	350,000
Loli Vora Machine	5,000		-	5,000
Tenar Bim	40,000	-	-	40,000
Generator Machine	100,000	-	-	100,000
Thread	50,000	0	100,000	150,000
<b>Total Capital</b>	<b>645,000</b>	<b>-</b>	<b>100,000</b>	<b>745,000</b>

# Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	645,000	87
Investor's Investment	100,000	13
Total Investment	745,000	100





# ***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 (4months)	3rd Cycle (4months)	Yearly (1st+2nd+3rd Cycle)	1st Cycle (4 moth)	2nd Cycle (4 months)	3rd Cycle (4 months)	Yearly (1st+2nd+3rd Cycle)
<b>Revenue:</b>												
Estimated Sales	512,000	512,000	512,000	1,536,000	563,200	563,200	563,200	1,689,600	619,520	619,520	619,520	1,858,560
<b>(A) Total Revenue</b>	<b>512,000</b>	<b>512,000</b>	<b>512,000</b>	<b>1,536,000</b>	<b>563,200</b>	<b>563,200</b>	<b>563,200</b>	<b>1,689,600</b>	<b>619,520</b>	<b>619,520</b>	<b>619,520</b>	<b>1,858,560</b>
<b>Less: Cost of sales</b>												
Cotton	307,200	307,200	307,200	921,600	322,560	322,560	322,560	967,680	338,688	338,688	338,688	1,016,064
<b>(B) Total Cost of Sales</b>	<b>307,200</b>	<b>307,200</b>	<b>307,200</b>	<b>921,600</b>	<b>322,560</b>	<b>322,560</b>	<b>322,560</b>	<b>967,680</b>	<b>338,688</b>	<b>338,688</b>	<b>338,688</b>	<b>1,016,064</b>
<b>Gross profit (GP) [C=(A-B)]</b>	<b>204,800</b>	<b>204,800</b>	<b>204,800</b>	<b>614,400</b>	<b>240,640</b>	<b>240,640</b>	<b>240,640</b>	<b>721,920</b>	<b>280,832</b>	<b>280,832</b>	<b>280,832</b>	<b>842,496</b>
<b>Less: Operating Costs:</b>												
Employe 2	64,000	64,000	64,000	192,000	67,200	67,200	67,200	201,600	70,560	70,560	70,560	211,680
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	4,000	4,000	4,000	12,000	4,000	4,000	4,000	12,000	4,000	4,000	4,000	12,000
Transportation	1,000	1,000	1,000	3,000	1,050	1,050	1,050	3,150	1,103	1,103	1,103	3,308
Mobile bill	600	600	600	1,800	600	600	600	1,800	600	600	600	1,800
Proposed salary-self	24,000	24,000	24,000	72,000	24,000	24,000	24,000	72,000	24,000	24,000	24,000	72,000
Other Expenses	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000	1,000	1,000	1,000	3,000
<b>Non Cash Item:</b>												
Depreciation Expenses	3,000	3,000	3,000	9,000	3,000	3,000	3,000	9,000	3,000	3,000	3,000	9,000
<b>Total Operating Cost (D)</b>	<b>109,600</b>	<b>109,600</b>	<b>109,600</b>	<b>328,800</b>	<b>113,450</b>	<b>113,450</b>	<b>113,450</b>	<b>340,350</b>	<b>117,493</b>	<b>117,493</b>	<b>117,493</b>	<b>352,478</b>
<b>(C-D)Net Profit:</b>	<b>95,200</b>	<b>95,200</b>	<b>95,200</b>	<b>285,600</b>	<b>127,190</b>	<b>127,190</b>	<b>127,190</b>	<b>381,570</b>	<b>163,340</b>	<b>163,340</b>	<b>163,340</b>	<b>490,019</b>
<b>Retained Income:</b>				<b>285,600</b>				<b>381,570</b>				<b>490,019</b>

**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.)***

	<b><i>Year 1</i></b>	<b><i>Year 2</i></b>	<b><i>Year 3</i></b>
<b><u>Cash inflow:</u></b>			
Opening Balance		345,600	687,170
Capital Infusion by UDYOKTA	-		
Capital Infusion by Investor	100,000		
Sales	1,536,000	1,689,600	1,858,560
<b>Total Receipts</b>	<b>1,636,000</b>	<b>2,035,200</b>	<b>2,545,730</b>
<b><u>Cash Outflow:</u></b>			
Cost of goods sold	921,600	967,680	1,016,064
Operating expenses	328,800	340,350	352,478
<b>Return to investor</b>	<b>40,000</b>	<b>40,000</b>	<b>40,000</b>
Total payment	1,290,400	1,348,030	1,408,542
Closing Balances	345,600	687,170	1,137,189

# ***SWOT ANALYSIS***

## **S**TRENGTH

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

## **W**EAKNESS

- Quality control;
- Selection of quality cotton.

## **O**PPORTUNITIES

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

## **T**HREATS

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

Presented at 31<sup>st</sup> Ex. SB Design Lab on 17<sup>th</sup> August,  
2016 at Grameen Kalyan.

Thank you

# NU & power loom machine





# Cotton ready









































**Thank You**