

Proposed NU Business Name : **Ma Pet Loom House**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Aminul Haque Vill: Purbo Borogachia, Union: 4 no. Polash Bari, Post: Somimnagar, Upazila: Baliadangi, District: Thakurgaon
Age	:	22 Years
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	03 Brothers, 01 Sister (Married)
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. Jolekha Begum
(iii) Father's name	:	Md. Sirajul Islam
(iv) GB member's info	:	<i>Branch:</i> Boro Polash Bari, <i>Centre #</i> 13/Mo, <i>Loan no.:</i> 1616, Member since 2011, First loan: Tk. 15,000 Existing loan: Tk. 25,000, Outstanding loan: Tk. 16,200
Further Information:		
(v) Who pays GB loan installment	:	Entrepreneur pays GB loan installment
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan	:	No

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

Education, till to date	:	H.S.C
Present Occupation (Besides own business, i.e., pursuing further studies, other business etc.)	:	N/A
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, work experience as an apprentice etc.)	:	5 years in producing Door Mat, Floor Mat, Wall Mat etc. He started this business only with Tk. 70,000. (own savings Tk. 55,000 and loan Tk. 15,000) : He received training through working with his elder brother.
Other Own/Family Sources of Income	:	He has 2.5 bighas agricultural land & 2.5 bigha mortgaged land which provide yearly food requirement and her mother has a cattle farm. At present there are two cows in that farm.
Other Own/Family Sources of Liabilities	:	N/A
NU's Contract No.	:	01733 140072
NU's National ID No.	:	19929410831000107
NU Project Source/Reference	:	GTT

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Most. Jolekha Begum took loan amounting to **Tk. 15,000** from Grameen Bank in the year of 2011 and utilized in his son's business;
- Gradually she took loan several times and utilized in the same business and in purchasing cows;
- At present she has two cows.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Ma Peplum House</i>
Address/ Location	:	Purbo Borogochia, Baliadangi, Thakurgoan
Total Investment in BDT	:	Tk. 402,000
Financing	:	Self Tk. 202,000 (from existing business) Required Investment Tk. 200,000 (as equity)
Present salary/drawings from business (estimates)	:	Taka 12,000
Proposed Salary	:	Taka 12,000
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On an average 18%
(ii) Estimated % of proposed gross profit margin	:	On an average 18%
(iii) In future risk mgt. plan (from fire, disaster etc.)	:	

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing		
	Daily	Monthly	Yearly
Sales income (A)	7,000	182,000	2,184,000
Less: Cost of products	2,800	72,800	873,600
Less: Labor cost	2,940	76,440	917,280
Total Cost of Sale (B)	5,740	149,240	1,790,880
Gross Profit (C) [C=(A-B)]	1,260	32,760	393,120
Less: Operating Cost:			
Electricity bill		400	4,800
Shop Rent		500	6,000
Salary (Self)		12,000	144,000
Other Cost		200	2,400
Non Cash Item:			
Depreciation Expenses		600	7,200
Total Operating Cost (D)		13,700	164,400
Net Profit (C-D):		19,060	228,720

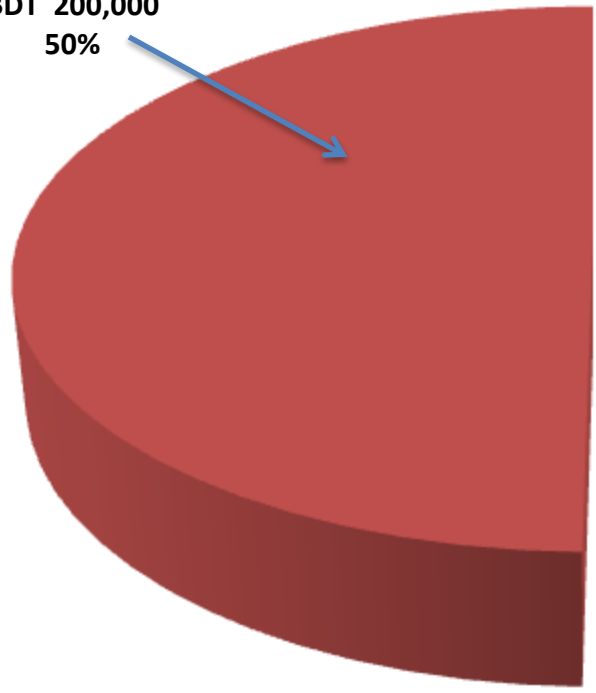
PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investment in Raw Materials-Garments Jut	35,000	100,000	135,000
Investment in Raw Materials-Threads	40,000	50,000	90,000
Finished Products	30,000	-	30,000
Peplum Machine (10 nos.)	42,000	25,000	67,000
Production Centre (to be extended)	30,000	25,000	55,000
Advance for shop	25,000	-	25,000
Total Capital	202,000	200,000	402,000

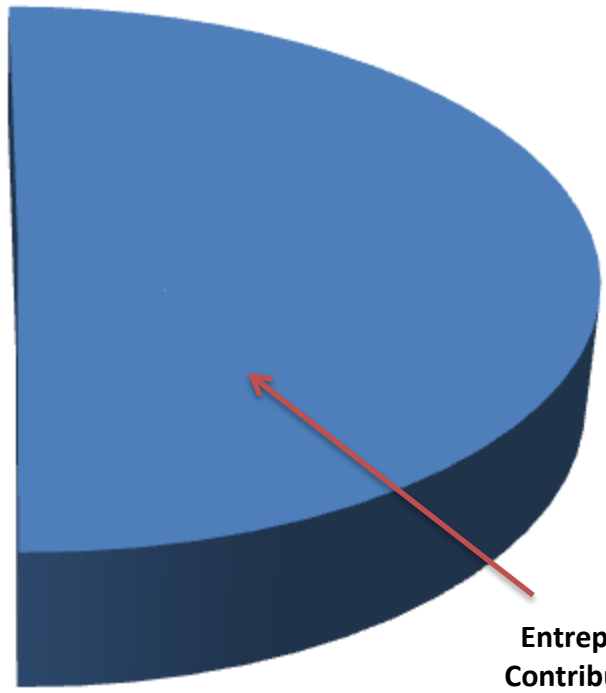
SOURCE OF FINANCE

- Entrepreneur's Contribution BDT 202000
- Investor's Investment BDT 200,000
- Total Capital BDT 402,000

Investor's Investment
BDT 200,000
50%



Entrepreneur's
Contribution BDT
202,000
50%



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales income (A)	10,080	262,080	3,144,960	11,088	288,288	3,459,456	12,197	317,117	3,805,402
Less: Cost of products	4,032	104,832	1,257,984	4,435	115,315	1,383,782	4,879	126,847	1,522,161
Less: Labor cost	4,234	110,074	1,320,883	4,657	121,081	1,452,972	5,123	133,189	1,598,269
Total Cost of Sale (B)	8,266	214,906	2,578,867	9,092	236,396	2,836,754	10,001	260,036	3,120,429
Gross Profit (C) [C=(A-B)]	1,814	47,174	566,093	1,996	51,892	622,702	2,195	57,081	684,972
Less: Operating Cost:									
Electricity bill		400	4,800		600	7,200		600	7,200
Shop Rent		500	6,000		500	6,000		500	6,000
Mobile bill		250	3,000		250	3,000		250	3,000
GB Loan Interest		133	1,600						
Ownership Transfer Fee		1,000	6,000		1,167	14,000		1,667	20,000
Salary (Self)		12,000	144,000		12,000	144,000		12,000	144,000
Other Cost		200	2,400		300	3,600		400	4,800
Non Cash Item:									
Depreciation Expenses		1,017	12,200		1,017	12,200		1,017	12,200
Total Operating Cost (D)	-	15,500	180,000	-	15,833	190,000	-	16,433	197,200
Net Profit (C-D):	-	31,674	386,093	-	36,059	432,702	-	40,648	487,772
Cumulative Income			386,093			818,795			1,306,567

Note: 1. Agreed Grace Period: Six Months

2. Investment Payback Schedule: Monthly installment including ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW STATEMENT

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit	386,093	446,702	507,772
1.3	Depreciation Expenses	12,200	12,200	12,200
1.4	Opening Balance of Cash Surplus	-	346,093	720,995
	Total Cash Inflow	598,293	804,995	1,240,967
2.0	Cash Outflow			
2.1	Product Purchase	150,000	-	-
2.2	Decoration & Renovation	25,000	-	-
2.3	Machine	25,000	-	-
2.4	Payback to Grameen Bank Outstanding Loan	16,200	-	-
2.5	Investment Pay Back including Ownership Transfer Fee	36,000	84,000	120,000
	Total Cash Outflow	252,200	84,000	120,000
3.0	Total Cash Surplus	346,093	720,995	1,120,967

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 01 Family: 0
Others (beyond family): 12
- Future employment: 10
- Ownership of Business: Personal
- Experience (5 yrs.)

WEAKNESS

- Can not supply goods according to demand.

OPPORTUNITIES

- Located at own premises
- Product demand
- The capital of Entrepreneur will be Tk. 1,503,767 after 3 years excluding payback of investor's money.

THREATS

- Increase of competitors
- Fire
- Theft

Presented at 36th Design Lab (executive session)

on

09 November, 2014 at Yunus Center

Thank you

Pictures





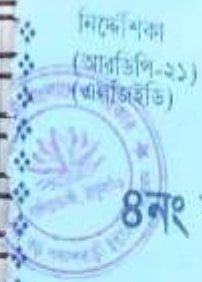


অধিদপ্তর পান্য বিবরণ এবং মূল্য তালিকাঃ

০৭ টেলিফোন মিস্টার ২০৮ = ২৫০০৳
 ০৮ টুট = ২০০০০৳
 ০৯ ম্যা = ৫,৫০০৳
 ১০ ডেভেলপমেন্ট = ২৫০০৳
২৫০০০৳

৩০/১১/১৪

মোঃ আমিনুল হক
 ৩০/১১/২০১৪



ট্রেড লাইসেন্স

৪নং বড়পলাশবাড়ী ইউনিয়ন পরিষদ কার্যালয়

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও।

অর্থ বৎসর : ২০১৪-২০১৫

বহি নং-০৯

ক্রমিক নং- 45

লাইসেন্স নং-৪৫ /২০১৪-২০১৫ তারিখ ০৪/১১/১৪

ব্যবসা প্রতিষ্ঠানের নাম... শ্রী পাইলোজ হাটের

মালিক প্রোপাইটরের নাম... মোঃ আমিনুল হক

পিতা/স্বামীর নাম... মোঃ সিরাজুল

গ্রাম... পূর্ববঙ্গাছিয়া ডাকঘর... আমিনুলগাঁও

উপজেলাঃ বালিয়াডাঙ্গী, জেলাঃ ঠাকুরগাঁও

পেশার ধরণ... পাইলোজ শ্যাওয়ার

৩০ জুলাই ২০১৫ ইং তারিখ পর্যন্ত বলবৎ।

ফি প্রদানের পরিমাণ... ৫৫০৳ টাকা।

কথায়... ক্রিয়াকর্ম পত্রিকা ৫৫০৳

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা... সিদ্ধমিত

২০১৪-২০১৫ অর্থ বছরে চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হইল।

তারিখ ০৪/১১/১৪

স্বাক্ষর
 চেয়ারম্যানের দপ্তর



Thank You