



Grameen Kalyan

Proposed NU Business Name : F. F Men's Wear.



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Sree Gopal Chondra Dey Vill: Shambhugong, Post: Shambhugong, Upazilla : Sador, District: Mymensingh
Age	:	25 Years
Marital status	:	Single
No. of siblings:	:	6 (Six) brothers & 3 (Three) 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	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> Sreemoti Shupria Rani Dey Late: Jibon Chondra Dey Branch: Charneloxia, Group # 10, Centre # 20/M, Loan no.6628, Member since: 2008, First loan: Tk.5000 Existing loan: 80,000 Outstanding: 35,000
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	:	My brother is paying GB loan installment. No Nil Nil Nil
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	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.)	:	He has no formal training but he has two years experiences in this business.
Other Own/Family Sources of Income	:	NU Brother's income from Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01925104176
Birth Certificate	:	19886115240104003
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in household development. Gradually several times she took GB loan and utilized in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	F. F Men's Wear.
Address/ Location	:	Shomvugong, Sadar, Mymensingh
Total Investment	:	BDT = 5,50,000
Financing	:	Self financing: BDT = 3,00,000 (Existing business) Required Investment: BDT = 2,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT = 3,000 (Three thousand)
Proposed Salary	:	BDT = 5,000 (Five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ Expecting to extend the shop. ➤ Ladies item & Baby item Will be added to my shop. ➤ Average 25% profit is estimated. ➤ Estimated Sales is @ Tk. 5,300 Per day. ➤ Pay back period is 3 years. ➤ Expected date to start the project is May, 2015.

EXISTING BUSINESS OF NOBIN UDYOKTTA

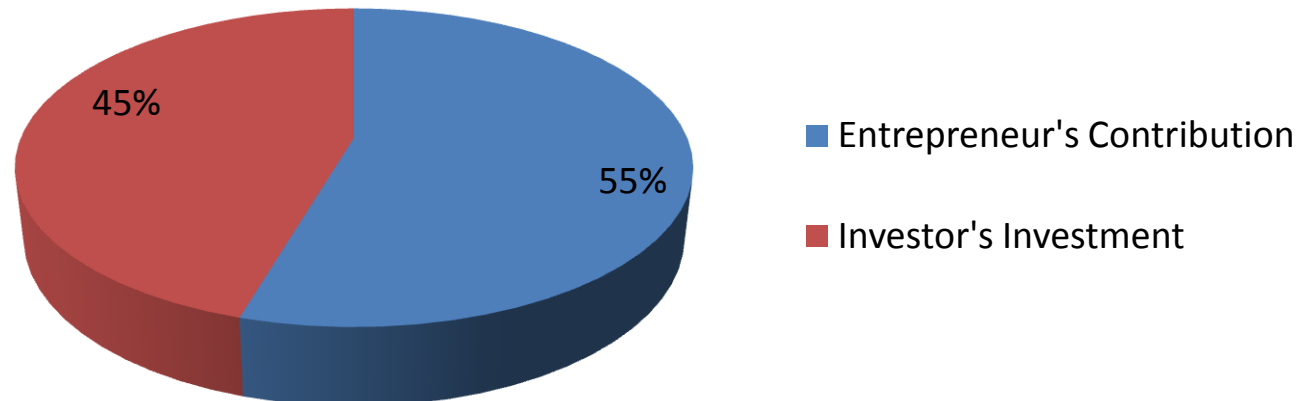
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	2,500	62,500	750,000
Cost of Sales (B)	1,875	46,875	562,500
Gross profit (GP) [C=(A-B)]	625	15,625	187,500
<u>Less: Operating Costs:</u>			
Electricity bill		800	9,600
Shop Rent		2,000	24,000
Transport		1,000	12,000
Solar Bill		370	4,440
Present salary/Drawing self		3,000	36,000
Mobile bill		200	2,400
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			4,000
Total Operating Cost (D)		7,870	98,440
(C-D) Net Profit:		7,755	89,060

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advance 1 + (proposed 1)	100,000	30,000	130,000
Decoration Shop (proposed 1)	100,000	50,000	150,000
T – Shirt	30,000	10,000	40,000
Shirt	30,000	10,000	40,000
Gens Pant	30,000	20,000	50,000
Ladies Items (Three peach)	-	50,000	50,000
Baby's' Items (Cloths)	-	50,000	50,000
Trousers, Sports T-Shirt	-	30,000	30,000
Working Capital	10,000	-	10,000
Total Capital	300,000	250,000	550,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution	300,000	55
Investor's Investment	250,000	45
Total Investment	550,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particular	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5,300	132,500	1,590,000	5,830	145,750	1,749,000	6,413	160,325	1,923,900
Less: Cost of Sales (B)	3,975	99,375	1,192,500	4,373	109,313	1,311,750	4,810	120,244	1,442,925
Gross Profit (GP) = [C = (A-B)]	1,325	33,125	397,500	1,458	36,438	437,250	1,603	40,081	480,975
<u>Less: Operating Costs</u>									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Shop Rent		2,000	24,000		2,100	25,200		2,205	26,460
Transport		1,500	18,000		1,575	18,900		1,654	19,845
Solar Bill		450	5,400		473	5,670		496	5,954
Present salary/Drawing self		5,000	60,000		5,250	63,000		5,513	66,150
Employee (1)		6,000	72,000		6,300	75,600		6,615	79,380
Mobile bill		500	6,000		525	6,300		551	6,615
Other Expenses		600	7,200		630	7,560		662	7,938
<u>Non Cash Item</u>									
Depreciation Expenses			7,000			7,350			7,718
Total Operating Cost (D)		17,050	211,600		17,903	222,180		18,798	233,289
(C-D) Net Profit:		16,075	185,900		18,535	215,070		21,284	247,686
Retained Income:			185,900			215,070			247,686

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 16 installment including ownership transfer fee after 3 month grace period.

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

	Year 1	Year 2	Year 3
Cash inflow			
Opening Balance	10,000	198,300	315,890
Capital Infusion by Investor	250,000	-	-
Sales	1,590,000	1,749,000	1,923,900
Total Receipts	1,850,000	1,947,300	2,239,790
Cash Outflow			
Cost of goods sold	13,62,500	1,311,750	1,442,925
Operating expenses	209,200	219,660	230,643
Return to investor (including Transfer fee)	80,000	100,000	120,000
Total payment	1,651,700	1,631,410	1,793,568
Closing Balances	198,300	315,890	446,222

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 01
Others (beyond family): 01
- Ownership in his own name.

WEAKNESS

- Price may be decreases.
- Lack of sufficient capital.

OPPORTUNITIES

- Skill & Experience.
- Location of Shop;
- Local Demand.
- Investor's money will be payback in three years.

THREATS

- Theft;
- Political unrest.
- Fire Burn.

Presented at 3rd Ex. SB Design Lab on April 29, 2015
at Grameen Kalyan

Thank you

Pictures

My Shop and me







Thank You