



Grameen Kalyan

Proposed NU Business Name : **Lamea Bag house**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

| | | |
|---|---|--|
| Name and address | : | Md .Rubel Ahmed . Vill: Bottoyol, Post: Bisic. Upazilla : Kushtia, District: Kushtia |
| Age | : | 26 Years |
| Marital status | : | Single |
| No. of siblings: | : | 2 (Two) 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. Momataj Begum .</p> <p>Md. Abdul Mannan .</p> <p>Branch: Alampur, Group # 01, Centre # 63/M, Loan no.: 6303,</p> <p>Member since: 2004, First loan : Tk. 10,000/-, Existing loan: 60,000, Outstanding: 35240/-</p> <p>Entrepreneur</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.) | : | Nil |
| Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.) | : | 2 (Two) years experiences in this business. Started business with BDT 80,000 (Eighty thousand). |
| Other Own/Family Sources of Income | : | Father's income from agriculture farming . |
| Other Own/Family Sources of Liabilities | : | Nil |
| Contact number | : | 01854232787 / 01620155422 |
| National ID number | : | 19905017950000192 |
| NU Project Source/Reference | : | GK |

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2004. At first she took GB loan BDT 10,000 (Ten thousand) and use agriculture farming . Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

| | | |
|---|---|--|
| Business Name | : | Lamea Bag House . |
| Address/ Location | : | Bottoil, Kushtia. |
| Total Investment in BDT | : | BDT : 924,050/- |
| Financing | : | Self BDT : 6,74,050 /- (from existing business) Required Investment BDT : 2,50,000/- (as equity) |
| Present salary/drawings from business (estimates) | : | BDT : 4000 /- (Four thousand) |
| Proposed Salary | : | BDT : 6000 /- (Six thousand) |
| Proposed Business Implementation Plan: | : | <ul style="list-style-type: none"> ➤ Selling price of each bag is from tk 7 to 27 which is depend on size and quality; ➤ Gross profit is around 20% on sales ➤ Total number of employees 11 including me. ➤ Payback period is 3 years; ➤ Expected date to start the project in July, 2015. |

INFO ON EXISTING BUSINESS OPERATIONS

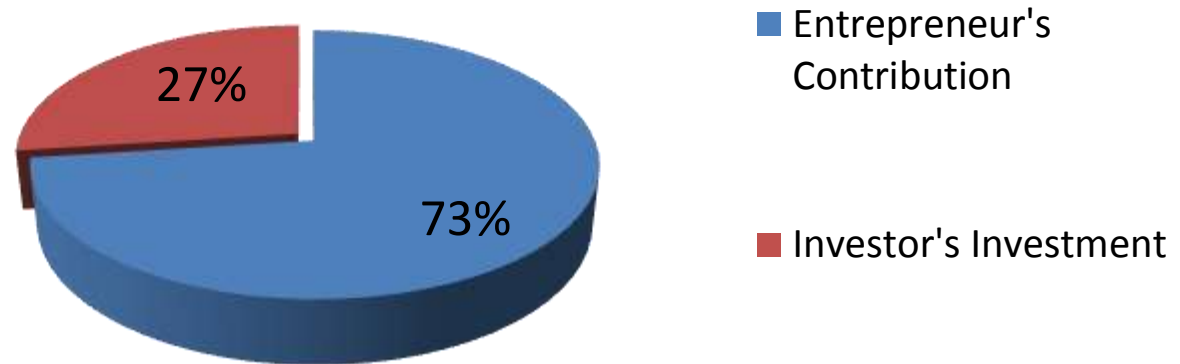
| Particulars | Existing Business (BDT) | | |
|------------------------------------|-------------------------|---------------|----------------|
| | Daily | Monthly | Yearly |
| Sales (A) | 10,000 | 260,000 | 3,120,000 |
| Less: Cost of sales (B): | 8,000 | 208,000 | 2,496,000 |
| Gross profit (GP) [C=(A-B)] | 2,000 | 52,000 | 624,000 |
| Less: Operating Costs: | | | |
| Electricity bill | | 2,000 | 24,000 |
| Transportation | | 1500 | 18,000 |
| Mobile bill | | 500 | 6,000 |
| Wages (10 labors average salary) | | 33,800 | 405,600 |
| Present salary/Drawings-self | | 4,000 | 48,000 |
| Other Expenses | | 150 | 1,800 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 800 | 9,600 |
| Total Operating Cost (D) | | 42,750 | 513,000 |
| (C-D)Net Profit: | | 9,250 | 111,000 |

PRESENT & PROPOSED INVESTMENT BREAKDOWN

| Particulars | Existing Business (BDT) | Proposed (BDT) | Total (BDT) |
|---|-------------------------|----------------|----------------|
| | (1) | (2) | (1+2) |
| Investments in different categories: | | | |
| Chaina Peshting machin 3ps | 450,000 | 0 | 450,000 |
| Machin (plen machin 2ps , drill machin 1ps , etc . | 76,950 | 0 | 76,950 |
| Furniture | 18,100 | 0 | 18,100 |
| Cloth | 20,000 | 180,000 | 200,000 |
| Cotton | 4,000 | 10,000 | 14,000 |
| Color | 5,000 | 60,000 | 65,000 |
| Ready bag 8000ps | 80,000 | 0 | 80,000 |
| Cash in Hand | 20,000 | 0 | 20,000 |
| Total Capital | 674,050 | 250,000 | 924,050 |

Source of Finance

| Source | Amount in BDT | % |
|-----------------------------|----------------|------------|
| Entrepreneur's Contribution | 674,050 | 73 |
| Investor's Investment | 250,000 | 27 |
| Total Investment | 924,050 | 100 |



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 |
| Estimated Sales (A) | 13,000 | 338,000 | 4,056,000 | 14,950 | 388,700 | 4,664,400 | 17,193 | 447,005 | 5,364,060 |
| Less: Cost of sales (B): | 10,400 | 270,400 | 3,244,800 | 11,960 | 310,960 | 3,731,520 | 13,754 | 357,604 | 4,291,248 |
| Gross profit (GP) [C=(A-B)] | 2,600 | 67,600 | 811,200 | 2,990 | 77,740 | 932,880 | 3,439 | 89,401 | 1,072,812 |
| Less: Operating Costs: | | | | | | | | | |
| Electricity bill | | 2000 | 24,000 | 0 | 2200 | 26,400 | 0 | 2420 | 29040 |
| Transportation | | 2000 | 24,000 | | 2200 | 26,400 | | 2420 | 29040 |
| Mobile bill | | 900 | 10,800 | | 990 | 11,880 | | 1089 | 13068 |
| Proposed salary | | 6,000 | 72,000 | | 7,000 | 84,000 | | 8000 | 96000 |
| Wages (10 labor average salary) | | 40,000 | 480,000 | | 44,000 | 528,000 | | 48400 | 580800 |
| Other Expenses | | 200 | 2,400 | | 220 | 2,640 | | 242 | 2904 |
| Non Cash Item: | | | | | | | | | |
| Depreciation Expenses | | 1500 | 18,000 | | 1650 | 19,800 | | 1815 | 21780 |
| Total Operating Cost (D) | 0 | 52600 | 631,200 | 0 | 58,260 | 699,120 | 0 | 64386 | 772,632 |
| (C-D)Net Profit: | | 15,000 | 180,000 | | 19,480 | 233,760 | | 25,015 | 300,180 |
| Retained Income: | | | 180,000 | | | 233,760 | | | 300,180 |

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.)

| | <i>Year 1</i> | <i>Year 2</i> | <i>Year 3</i> |
|------------------------------|------------------|------------------|------------------|
| Cash inflow | | | |
| Opening Balance | 20,000 | 360,000 | 493,760 |
| Capital Infusion by Investor | 250,000 | - | 0 |
| Sales | 4,056,000 | 4,664,400 | 5,364,060 |
| Total Receipts | 4,326,000 | 5,024,400 | 5,857,820 |
| Cash Outflow: | | | |
| Cost of goods sold | 3,244,800 | 3,731,520 | 4,291,248 |
| Operating expenses | 631,200 | 699,120 | 772,632 |
| Return to investor | 90,000 | 100,000 | 110,000 |
| Total payment | 3,966,000 | 4,530,640 | 5,173,880 |
| Closing Balances | 360,000 | 493,760 | 683,940 |

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1
Others (beyond family): 10
- Skill and experience;
- Good Reputation;
- Ownership in his own name;
- Keeping books of record.

WEAKNESS

- Can not supply products as per demand lack of sufficient capital.

OPPORTUNITIES

- Huge demand in my local area;
- Quality of my products
- Investor's money will be payback in three years.

THREATS

- Local competitor
- Credit Sales
- Product Damage.

Presented at 86th SB Design Lab on Monday,
22nd Jun, 2015 at Yunus centre.

Thank you

Pictures

My mother and me

































Trade License

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
ইউনিয়ন পরিষদের ৭ নং ফরম
এ্যাকাউন্ট ও অডিট রুলের ১২(১) দ্রষ্টব্য

লাইসেন্স

ক্রমিক নং - 1570

৪ নং বটতৈল ইউনিয়ন পরিষদ

লাইসেন্স নং - ১(১৫৭০)১৪-১৫ পোঃ বিসিক, উপজেলা ও জেলা : কুষ্টিয়া।

তারিখ : ২৭/৭/১৪

দোকান / কোম্পানী / গ্রহীতার নাম : ম্যাগিফা ক্যান্ডেল

পিতা / স্বামী / মালিকের নাম : রবুল চাহেদ

ঠিকানা : কুষ্টিয়া

পেশা, ব্যবসা ও যানবাহন প্রভৃতি : বিধ বা বলবৎ থাকার সময় : ২০১৪ - ২০১৫

লাইসেন্সের মেয়াদ : ৩০/৬/২০১৫ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২০০/২ টাকা ৫ পয়সা (কথায়) দুইশত টাকার

মোহর



১৫% ভ্যাট বাবদ কর্তনকৃত টাকা ৩০/২

২৭/৭/১৪
চেফি ক্লার্ক
৪ নং বটতৈল ইউনিয়ন পরিষদ
কুষ্টিয়া সদর, কুষ্টিয়া। ১৭/৭

Thank You