



Grameen Kalyan

Proposed NU Business Name : Young Collection



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Shakil Ahmad Tiyas Vill: Durgapur, Post: Kumarkhali. Upazilla : Kumarkhali, District: Kushtia.
Age	: 24 Years
Marital status	: Unmarried
No. of siblings:	: 2 (Two) brothers
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. Suriya Parvin : Md. Nazrul Islam : Branch: Kumarkhali, Group # 10, Centre # 35/M, Loan no.: 10442 Member since: 2011, First loan: Tk. 10,000, Last GB loan: 10,000, Outstanding: 3,000 : Entrepreneur : No : Nil : Nil : Nil
Education, till to date	: H.S.C Pass

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Garments product 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.)	:	04 (Four) years of experience in clothing business. Entrepreneur started his business with BDT 300,000 (Three Lac). Now it's value is BDT 7,50,000 (Seven lac fifty thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01743191919, 01911054838.
National ID number	:	5199250271010042.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2011. At first she took GB loan BDT 10,000 (Ten 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

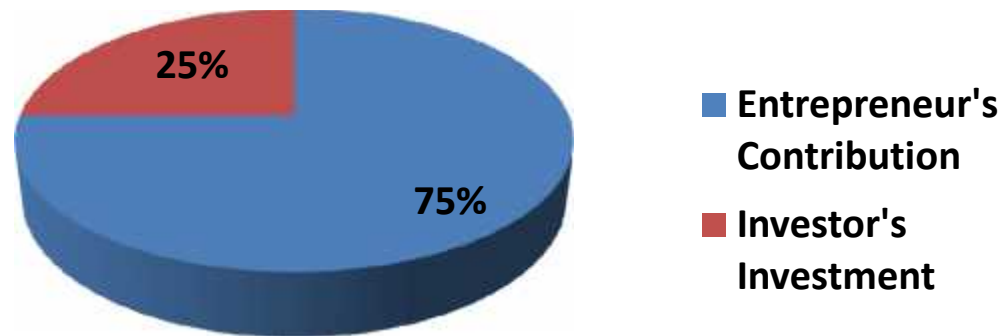
Project's Name	:	Young Collection
Address/ Location	:	Hazrat Sonabondhu Sarak, Kumarkhali, Kushtia
Total Investment	:	BDT 10,00,000
Financing	:	Self financing: BDT 7,50,000 Required Investment: BDT 2,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 20,000/- (Twenty Thousand Only) BDT 10,000 (Ten Thousand only) - Self Employee 10,000 (Ten Thousand Only) – 02 Employee
Proposed Salary	:	BDT 20,000/- (Twenty Thousand Only) BDT 10,000 (Ten Thousand only) - Self Employee 10,000 (Ten Thousand Only) – 02 Employee
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ The business will be start with different types of clothing products; ➤ Gain on Sale 15%. ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months; ➤ Expected date to start the project in January 2016.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business	Total Investment
		Investor	
Investments in different categories:			
Shirt Pant (Men Item)	50,000	50,000	100,000
Kids Cloth	50,000		50,000
Punjabi, T-shirt, etc	200,000	100,000	300,000
Decoration	150,000		150,000
Security	200,000	-	200,000
Jeans	50,000	100,000	150,000
Belt, Money Bag	30,000		30,000
Cash in hand	20,000		20,000
Total Capital	750,000	250,000	1,000,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	750,000	75
Investor's Investment	250,000	25
Total Investment	1,000,000	100



Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	10,000	300,000	3,600,000
Less: Cost of sales (B):	8,500	255,000	3,060,000
Gross profit (GP) [C=(A-B)]	1,500	45,000	540,000
Less: Operating Costs:			
Electricity bill		2,000	24,000
Generator Bill		600	7,200
Shop Rent		5,000	60,000
Transportation		1,000	12,000
Mobile bill		400	4,800
Present salary/Drawings-self		20,000	240,000
Entertainment		500	6,000
Non Cash Item:			
Depreciation Expenses		500	6,000
Total Operating Cost (D)		30,000	360,000
(C-D)Net Profit:		15,000	180,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	13,000	338,000	4,056,000	14,950	388,700	4,664,400
Less: Cost of sales (B):	11,050	287,300	3,447,600	12,708	330,408	3,964,896
Gross profit (GP) [C=(A-B)]	1,950	50,700	608,400	2,243	58,292	699,504
Less: Operating Costs:						
Electricity bill		2000	24,000		2200	26,400
Generator Bill		600	7,200		300	3,600
Shop Rent		5,000	60,000		5,000	60,000
Transportation		1000	12,000		1100	13,200
Mobile bill		500	6,000		550	6,600
Proposed salary (02 Person)		20,000	240,000		20,000	240,000
Entertainment		600	7,200		660	7,920
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)	0	30,200	362,400	0	30,360	364,320
(C-D)Net Profit:		20,500	246,000		27,945	335,340
Retained Income:			246,000			335,340

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Installment will be paid in every three month 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>
Cash inflow:		
Opening Balance	20,000	366,000
Capital Infusion by UDYOKTA	0	
Capital Infusion by Investor	250000	
Sales	4,056,000	4,664,400
Total Receipts	4,326,000	5,030,400
Cash Outflow:		
Cost of goods sold	3,447,600	3,964,740
Operating expenses	362,400	364,320
Return to investor	150,000	150,000
Total payment	3,960,000	4,479,060
Closing Balances	366,000	551,340

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Employment: 02 Person<ul style="list-style-type: none">• Self: 1; Employee: 02<input type="checkbox"/> Ownership in his own name.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Monitoring the quality;<input type="checkbox"/> Choose better quality.
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Huge demand in local area;<input type="checkbox"/> This area is famous for Tat Shilpa;<input type="checkbox"/> Investor's money will be payback in two years.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Competitors.

Presented at 9th SB Design Lab on Nov 23, 2015 at
Grameen Kalyan

Thank you

Yoang Collection Existing Business Photo

















Family Picture (NU with his father & Mother)




NU with his mother




Trade License

কুমারখালী পৌরসভা
ট্রেড/প্রফেশন লাইসেন্স

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হযরত সোনাখড় (বাঃ) সড়ক, কুমারখালী, কুমিল্লা।
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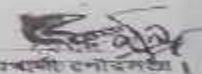




ইয়াং কালেক্টর
তেতী পোশাকের মোকাম (কড়)
শাকিল আহম্মেদ তিহাল
মোঃ নজরুল ইসলাম
মোঃ হুদায়েদা পারভীন
দোখিঃ মহঃ ১৯; মোকাম মহঃ ২৪৫; হযরত সোনাখড় (বাঃ) সড়ক, কুমারখালী, কুমিল্লা।
দুর্গাপুর, কুমারখালী, কুমিল্লা।
দুর্গাপুর, তাড়াপুর সড়ক, কুমারখালী, কুমিল্লা।
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মোঃ মনিরুল হক (সিটি)
কুমারখালী পৌরসভা
০৯৯২৫০২৭১০০০০৪২


কুমারখালী পৌরসভা।

Thank You

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