



Grameen Kalyan

Proposed NU Business Name : *Mrittika Enterprise*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Monirul Islam Vill: Raydanga, Post: Koya Upazilla : Kumarkhali, District: Kushtia.
Age	: 34 Years
Marital status	: Married
No. of siblings:	: 5 (Five) brothers & 1 (One) Sister
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Mst. Monowara Khatun
(iii) Father's name	: Md. Mahatab Uddin
(iv) GB member's info	: Branch: Kumarkhali, Group # 10, Centre # 35/M, Loan no.: 10442 Member since: 2010, First loan: Tk. 5,000, Last GB loan: 10,000, Outstanding: 7,000
Further Information:	
(v) Who pays GB loan installment	: Entrepreneur
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education, till to date	: S.S.C Pass

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Molding 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.)	:	15 (Fifteen) years of experience in molding business. Entrepreneur started his business with BDT 10,000 (Ten Thousand). Now it's value is BDT 5,00,000 (Five hundred thousand).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01723636171
National ID number	:	5017151491145
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 2010. At first she took GB loan BDT 5,000 (Five thousand) and used the money in business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Mrittika Enterprise
Address/ Location	:	Borobazar Rail Gate, Kushtia.
Total Investment	:	BDT 7,30,000
Financing	:	Self financing: BDT 5,30,000 Required Investment: BDT 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 8,000 (Eight Thousand only)
Proposed Salary	:	BDT 10,000 (Ten Thousand only).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an ongoing business and the fund needs to increase the volume of raw materials to make different types of poultry feeding utensil, watering can and different types of locally useable household appliances; ➤ Wholesales the product in different districts; ➤ Gain on Sales around 30 %; ➤ Estimated payback period is 2 years; ➤ Agreed Grace period 3 months; ➤ Expected date to start the project is in early, 2016.

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business	Proposed Business	Total Investment
		Investor	
Investments in different categories:			
Raw Materials (Plane Sheet)	150,000	200,000	350,000
Poultry Item (Water Pot, Heater Tray)	50,000	-	50,000
Accounts Receivable	35,000	-	35,000
Machineries	100,000	-	100,000
Security (03 Shop)	150,000	-	150,000
Oxygen cylinder security	25,000	-	25,000
Cash in hand	20,000	-	20,000
Total Capital	530,000	200,000	730,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	530,000	73
Investor's Investment	200,000	27
Total Investment	730,000	100



Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,500	105,000	1,260,000
Less: Cost of sales (B):	2,380	71,400	856,800
Gross profit (GP) [C=(A-B)]	1,120	33,600	403,200
Less: Operating Costs:			
Electricity bill		800	9,600
Generator Bill		600	7,200
Shop Rent		7,000	84,000
Transportation		500	6,000
Mobile bill		300	3,600
wages (2 workers)		8,000	96,000
Present salary/Drawings-self		8,000	96,000
Entertainment		500	6,000
Non Cash Item:			
Depreciation Expenses		500	6,000
Total Operating Cost (D)		26,200	314,400
(C-D)Net Profit:		7,400	88,800

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5,500	143,000	1,716,000	6,325	164,450	1,973,400
Less: Cost of sales (B):	3,740	97,240	1,166,880	4,301	111,826	1,341,912
Gross profit (GP) [C=(A-B)]	1,760	45,760	549,120	2,024	52,624	631,488
Less: Operating Costs:						
Electricity bill		800	9,600		880	10,560
Generator Bill		600	7,200		600	7,200
Shop Rent		7,000	84,000		7,000	84,000
Transportation		500	6,000		550	6,600
Mobile bill		600	7,200		660	7,920
wages (3 workers)		12,000	144,000		13,200	158,400
Proposed salary		10,000	120,000		10,000	120,000
Entertainment		600	7,200		660	7,920
Non Cash Item:						
Depreciation Expenses		500	6,000		550	6,600
Total Operating Cost (D)		32,600	391,200		34,100	409,200
(C-D)Net Profit:		13,160	157,920		18,524	222,288
Retained Income:			157,920			222,288

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

	<i>Year 1</i>	<i>Year 2</i>
<u>Cash inflow:</u>		
Opening Balance	20,000	257,920
Capital Infusion by UDYOKTA	-	
Capital Infusion by Investor	200,000	
Sales	1,716,000	1,973,400
Total Receipts	1,936,000	2,231,320
<u>Cash Outflow:</u>		
Cost of goods sold	1,166,880	1,341,912
Operating expenses	391,200	409,200
Return to investor	120,000	120,000
Total payment	1,678,080	1,871,112
Closing Balances	257,920	360,208

SWOT ANALYSIS

STRENGTH

- Employment: 04 Person
Self: 1; Employee: 03
- Ownership in his own name.

WEAKNESS

- Monitoring the quality;
- Choose better quality.

OPPORTUNITIES

- Huge demand in local area;
- Investor's money will be payback in two years.

THREATS

- Competitors.

Presented at Social Business Design Lab on
February 15, 2016 at Yunus Centre

Thank you

Draft Only

Mittika Existing Business Photo

























Present Storeroom



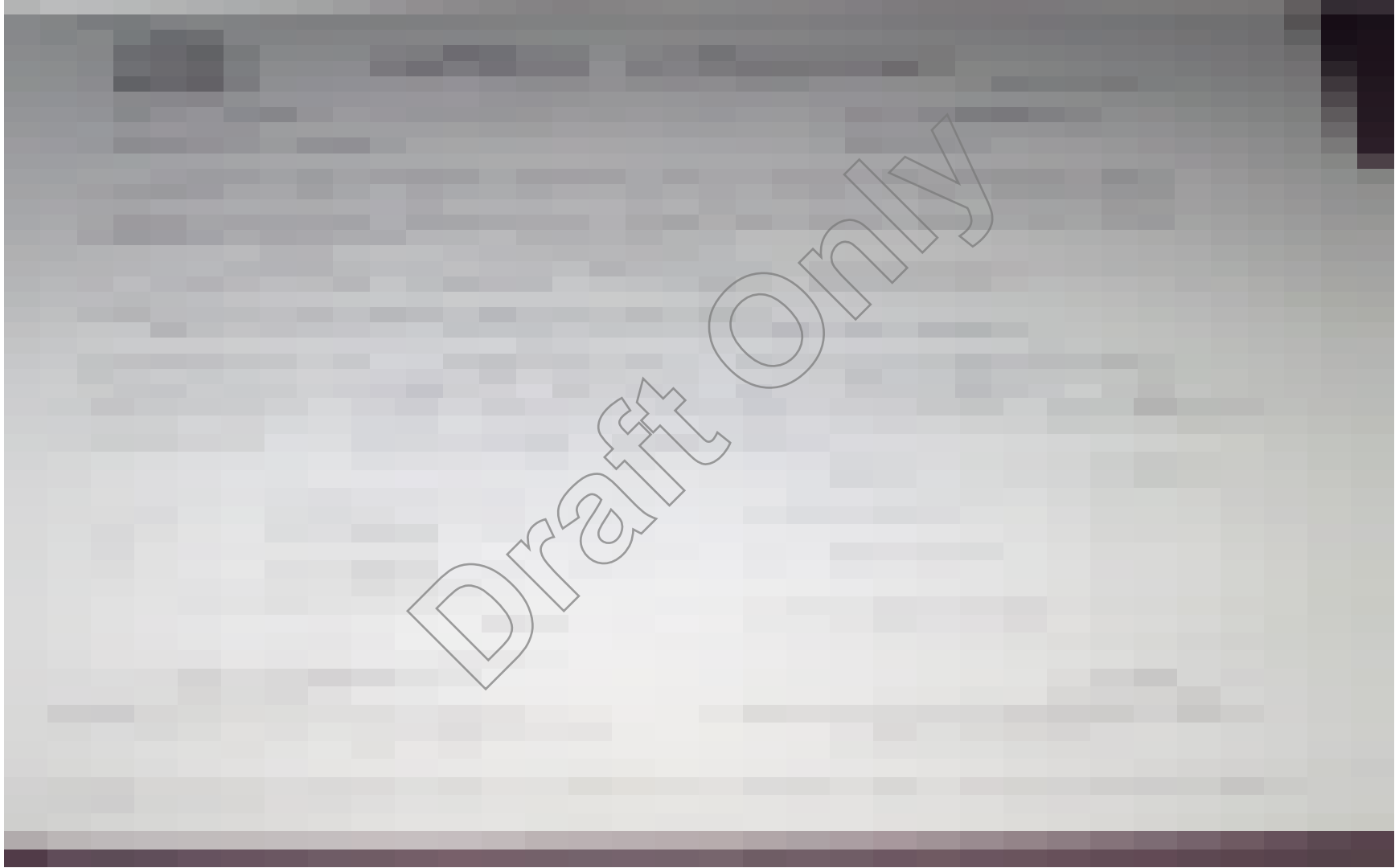
(NU with his father)



NU with his mother



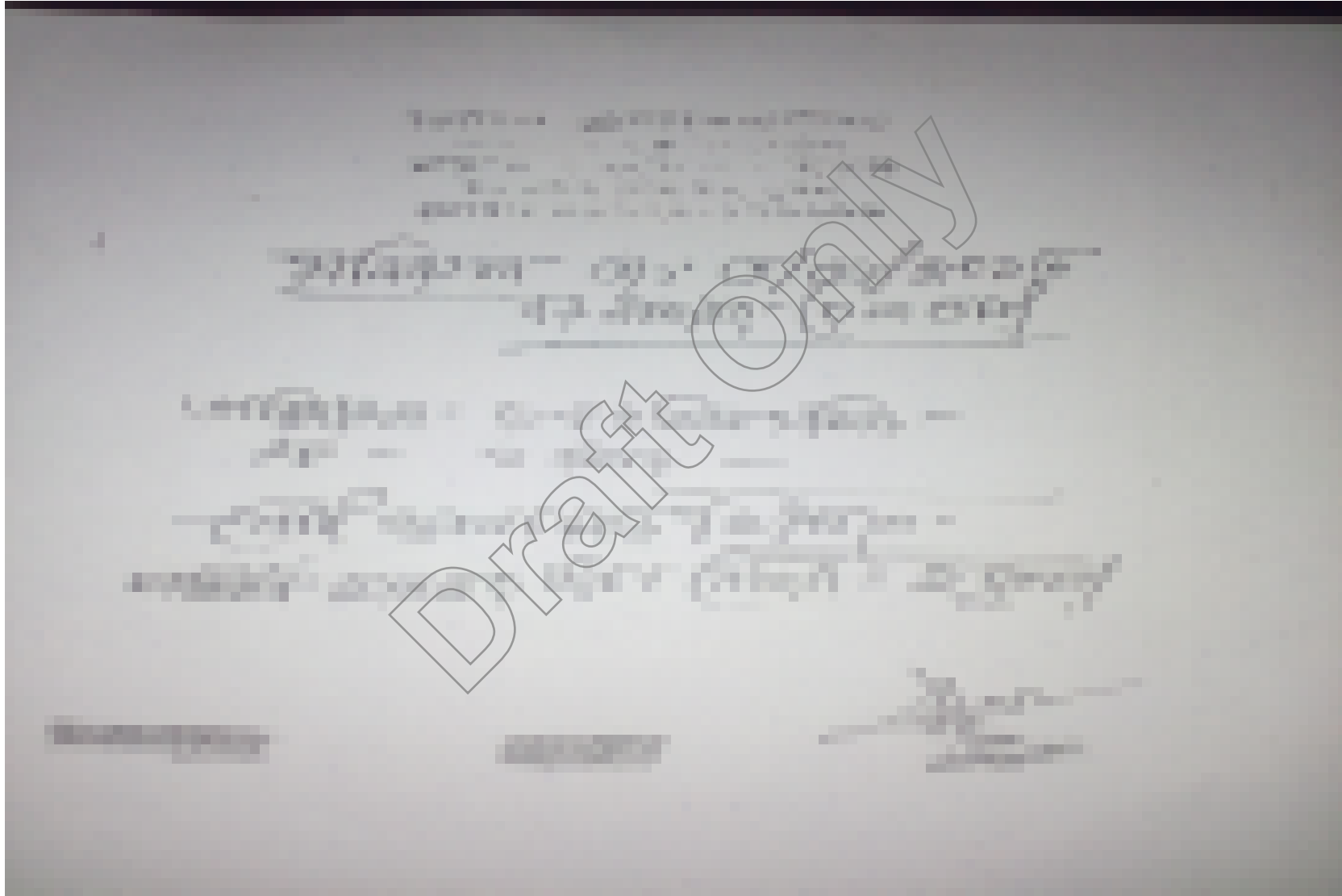
Trade License



3 shop advance Deed



oxygen cylinder security



Thank You

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