



**GrameenKalyan**

**Proposed NUBusinessName: Bhai Bon Bostraloy**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name and address	: Md. Musa Mia Vill: 4 no word, Trishal Pourosova, Post: Trishal Upazilla : Trishal, District: Mymensingh
Age	: 29 Years
Marital status	: unmarried
No. of siblings:	: 3 brother's & 1 sister
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 style="width: 80px; height: 20px;" type="text"/> Father <input style="width: 80px; height: 20px;" type="text"/> : Most. Hasnara Begum. : Md.Mojibor Rahman. : Branch:Trishal, Group # 08,Centre # 14/M, Loan no.2822, Member since: 2000, First loan: Tk 5,000. Existing loan: 50,000 Outstanding: 2,000.  : Brother : No : Nil : Nil : Nil
Education, till to date	: Honour's

## ***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.)	:	He has 15 years experience this business.
Other Own/Family Sources of Income	:	Fathers income from agriculture & business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01681-820266
Birth Certificate	:	6115229621944
NU Project Source/Reference	:	GK

## ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT= 5,000(five thousand) and used the money in agriculture farming. Gradually several times she took GB loan and utilized in business purposes.

# ***PROPOSED NOBIN UDYOKTA BUSINESS INFO***

Project's Name	:	Bhai Bon Bostraloy.
Address/ Location	:	Trishal Bazar, Trishal, Mymensingh
Total Investment	:	<b>BDT = 5,95,000</b>
Financing	:	Self financing: BDT = 4,45,000 ( Existing business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Self-BDT 5,000</b> (five thousand).
Proposed Salary	:	<b>Self- 5,000</b> (five thousand).
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>➤ This is an on going business so the fund need to increase the volume of existing product;</li> <li>➤ The product line in only Yard cloth etc;</li> <li>➤ Estimated gross profit average @ tk. 10% on sales;</li> <li>➤ Estimated Sales is @ Tk. 15,000 Per day;</li> <li>➤ Pay back period is 3 years;</li> <li>➤ Expected date to increase the project is in April , 2016.</li> </ul>

## ***EXISTING BUSINESS OF NOBIN UDYOKTTA***

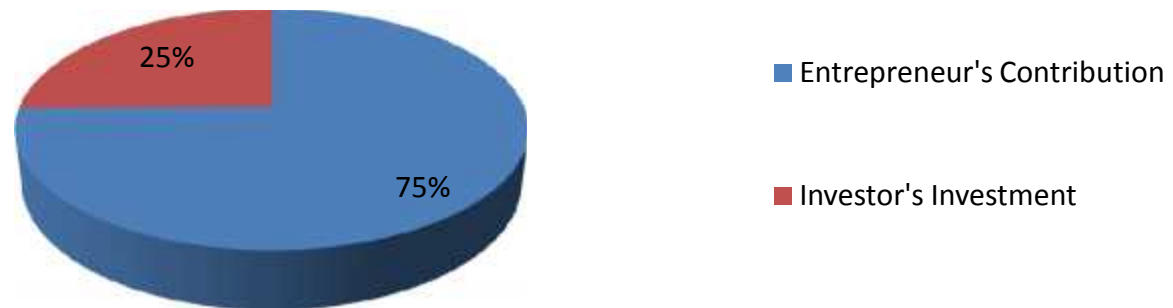
<b>Particulars</b>	<b>Existing Business</b>		
	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
Sales (A)	10,000	250,000	3,000,000
Cost of Sales (B)	9,000	225,000	2,700,000
<b>Gross profit (GP) [C=(A-B)]</b>	<b>1,000</b>	<b>25,000</b>	<b>300,000</b>
<b><u>Less: Operating Costs:</u></b>			
Electricity bill		600	7,200
Shop Rent		4,000	48,000
Genarator		100	1,200
Transport		2,000	24,000
Salary -self		5,000	60,000
Mobile bill		200	2,400
Other Expenses		500	6,000
<b>Non Cash Item:</b>			
Depreciation Expenses			2,000
<b>Total Operating Cost (D)</b>		<b>12,400</b>	<b>150,800</b>
<b>(C-D) Net Profit:</b>		<b>12,600</b>	<b>149,200</b>

# ***PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
Decoration Shop	30,000	-	30,000
Cloth (8,000 yard*50)	400,000	150,000	550,000
Cash in Hand	15,000	-	15,000
<b>Total Capital</b>	<b>445,000</b>	<b>150,000</b>	<b>595,000</b>

# Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	445,000	75
Investor's Investment	150,000	25
<b>Total Investment</b>	<b>595,000</b>	<b>100</b>





# **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)	15,000	375,000	4,500,000	16,500	412,500	4,950,000	18,150	453,750	5,445,000
Less: Cost of Sales (B)	13,500	337,500	4,050,000	14,850	371,250	4,455,000	16,335	408,375	4,900,500
<b>Gross Profit (GP) = [C = (A-B)]</b>	<b>1,500</b>	<b>37,500</b>	<b>450,000</b>	<b>1,650</b>	<b>41,250</b>	<b>495,000</b>	<b>1,815</b>	<b>45,375</b>	<b>544,500</b>
<b>Less: Operating Costs</b>									
Electricity bill		600	7,200		660	7,920		726	8,712
Shop Rent		4,000	48,000		4,400	52,800		4,840	58,080
Transport		2,000	24,000		2,200	26,400		2,420	29,040
Generator Bill		100	1,200		110	1,320		121	1,452
Proposed salary/Drawing self		5,000	60,000		5,500	66,000		6,050	72,600
Mobile bill		500	6,000		550	6,600		605	7,260
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item</b>									
Depreciation Expenses			10,000			10,000			10,000
<b>Total Operating Cost (D)</b>		<b>12,700</b>	<b>162,400</b>		<b>13,970</b>	<b>177,640</b>		<b>15,367</b>	<b>194,404</b>
<b>(C-D) Net Profit:</b>		<b>24,800</b>	<b>287,600</b>		<b>27,280</b>	<b>317,360</b>		<b>30,008</b>	<b>350,096</b>
Retained Income:			<b>287,600</b>			<b>317,360</b>			<b>350,096</b>

**Notes:** 1. Agreed Grace period: 3 Months.

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

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

	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
<b>Cash inflow:</b>			
Opening Balance	15,000	392,600	649,960
Capital Infusion by Investor	150,000	-	-
Sales	4,500,000	4,950,000	5,445,000
<b>Total Receipts</b>	<b>4,665,000</b>	<b>5,342,600</b>	<b>6,094,960</b>
<b>Cash Outflow:</b>			
Cost of goods sold	4,050,000	4,455,000	4,900,500
Operating expenses	162,400	177,640	194,404
Return to investor ( including Transfer fee)	60,000	60,000	60,000
Total payment	4,272,400	4,692,640	5,154,904
<b>Closing Balances</b>	<b>392,600</b>	<b>649,960</b>	<b>940,056</b>

# SWOT ANALYSIS

<p><b>S</b>TRENGTH</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Employment: Self: 01</li><li><input type="checkbox"/> Skill &amp; Experience:15 years.</li></ul>	<p><b>W</b>EAKNESS</p> <ul style="list-style-type: none"><li><input type="checkbox"/>Transportation;</li><li><input type="checkbox"/> Lack of sufficient capital;</li><li><input type="checkbox"/> Limited product.</li></ul>
<p><b>O</b>PPORTUNITIES</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Location of Shop;</li><li><input type="checkbox"/> Local Demand.</li><li><input type="checkbox"/> Investor's money will be payback in 3 years.</li></ul>	<p><b>T</b>HREATS</p> <ul style="list-style-type: none"><li><input type="checkbox"/> Theft;</li><li><input type="checkbox"/> Political unrest.</li><li><input type="checkbox"/> Fire Burn.</li></ul>

Presented at 15<sup>th</sup> Ex. SB Design Lab on March 13,  
2016 at Grameen Kalyan

Thank you

# Pictures

# My Shop and me















# With some Customers





# Me & My Mother



# *Trade License*

*Thank You*