



Grameen kalyan

Proposed NU Business Name : Alamgir confectionary



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Alamgir Kabir Vill : Biskha, Post: Biskha, Thana : Fulpur, District: Mymensingh.
Age	:	27 Years.
Marital status	:	Unmarried.
Progeny	:	N/A
No. of siblings:	:	3 (three) Brothers and 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	:	<p>Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/></p> <p>Mst. Mina Begum</p> <p>Md. Abul Hosen</p> <p>Branch: Kaltapara, Group # 03, Center # 14/M, Loan no. 2228, Member since: 2012 , First loan: Tk. 7,000, Last GB loan: 12,000, Outstanding: Nil.</p>
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>Father</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	S.S.C.

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.)	:	No formal training but he has 5 years experience this business.
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01780020008.
National ID number	:	6118122920019.
NU Project Source/Reference	:	Grameen Kalyan, Mymensingh Unit, Mymensingh . (FS. Md. Azizul Haque, ID No. 2476)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT 7,000 (seven thousand) and used agriculture purposes. Subsequently she borrowed loan from GB for several times for different activities including agriculture activities.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Alamgir Confectionary.
Address/ Location	:	Biskha bazzar, Tarakanda, Mymensingh.
Total Investment in BDT	:	BDT: 2,80,000
Financing	:	Self financing: BDT: 1,80,000 Required Investment: BDT: 1,00,000 (as equity)
Present salary	:	BDT 5000 (Five thousand only)
Proposed Salary	:	BDT 6000 (Six thousand only)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> <input type="checkbox"/> This is an on going business so the fund need to increase the volume of existing product <input type="checkbox"/> Various kind of product will be buy & sale. <input type="checkbox"/> Estimated sales is about @ Tk. 6,000 per day. <input type="checkbox"/> Estimated Profit is about 12% on sales. <input type="checkbox"/> Payback period is estimated 2 years.

EXISTING BUSINESS OF NOBIN UDYOKTTA

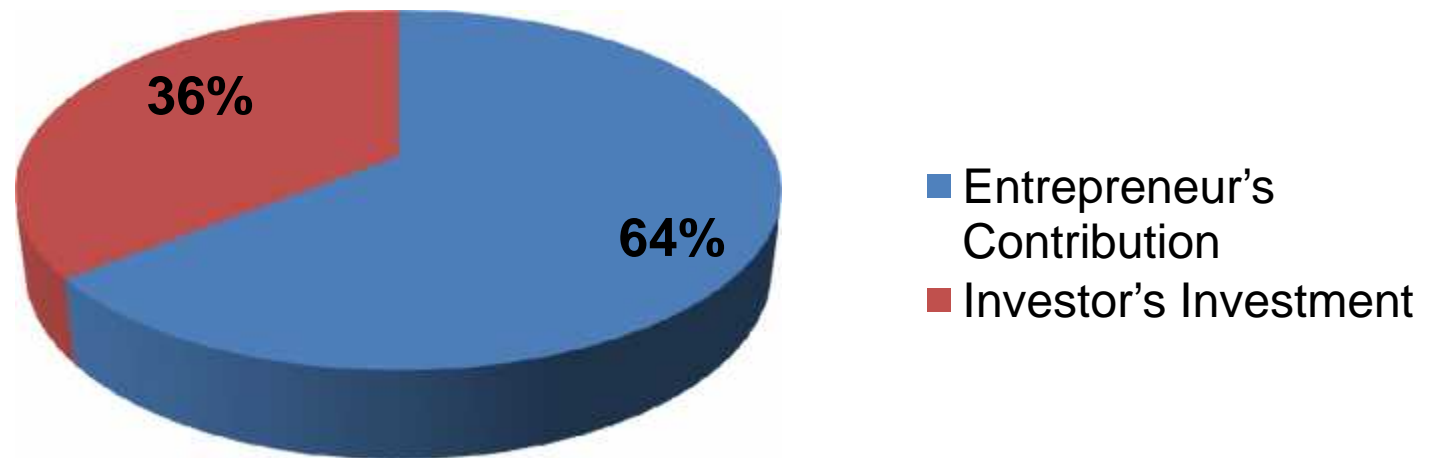
Particulars	Existing Business		
	Daily	Monthly	Yearly
Sales (A)	4,500	112,500	1,350,000
Less: Cost of Sales (B)	3,960	99,000	1,188,000
Gross profit (GP)= [C (A-B)]	540	13,500	162,000
Less: Operatin Costs:			
Electricity bill		400	4,800
Shop Rent		1,100	13,200
Transportation		500	6,000
Mobile bill		300	3,600
Present salary		5,000	60,000
Generater bill		200	2,400
Night guard bill		100	1,200
Other Expenses		300	3,600
Non Cash Item:			
Depreciation Expenses			6,000
Total Operating Cost (D)		7,900	100,800
(C-D)Net Profit		5,600	61,200
Retained Income:			61,200

PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)(1)	Proposed Business (BDT)(2)	Total (BDT) (1+2)
Investment in different categories:			
Shop advance (shop value)	30,000		30,000
Furniture & Freeze	60,000		60,000
Various cosmetics item (soap, shampoo, body lotion, tooth brush, toothpaste, makeup, oil, shaving cream, city gold ornament, face wash, cream, & etc.)	-	30,000	30,000
Food items (Biscuit, Chocolate, Cakes, Cheeps, & etc)	55,000	20,000	75,000
Soft drinks item; (7 up, Pran, tiger, speed, & etc)	15,000	10,000	25,000
Various sweet food item	5,000	30,000	35,000
Others item	5,000	10,000	15,000
Cash in hand	10,000		10,000
Total Capital	180,000	100,000	280,000

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	180,000	64
Investor's Investment	100,000	36
Total Investment	280,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Revenue:						
Estimated Sales	6,000	150,000	1,800,000	6,600	165,000	1,980,000
(B) Total Cost of Sales	5,280	132,000	1,584,000	5,808	145,200	1,742,400
Gross profit (GP)= [C (A-B)]	720	18,000	216,000	792	19,800	237,600
Less: Operating Costs:						
Electricity bill		500	6,000		550	6,600
Shop Rent		1,200	14,400		1,320	15,840
Transportation		800	9,600		880	10,560
Proposed salary-self		6,000	72,000		6,600	79,200
Mobile bill		500	6,000		550	6,600
Generator bill		200	2,400		220	2,640
Night guard bill		100	1,200		110	1,320
Other Expenses		500	6,000		550	6,600
Non Cash Item:						
Depreciation Expenses			8,000			8,800
Total Operating Cost (D)		9,800	125,600		10,780	138,160
(C-D) Net Profit		8,200	90,400		9,020	99,440
Retained Income:			90,400			99,440

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.)

	Year 1	Year 2
<u>Cash Inflow</u>		
Opening Balance	10,000	140,400
Capital Infusion by Investor	100,000	
Sales	1,800,000	1,980,000
Total Receipts	1,910,000	2,120,400
<u>Cash Outflow</u>		
Cost of goods sold	1,584,000	1,742,400
Operating expenses	125,600	138,160
Return to investor	60,000	60,000
Total payment	1,769,600	1,940,560
Closing Balance	140,400	179,840

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Others (beyond family): 0
Future employment: 0
- Ownership in his own name.

WEAKNESS

- Price of goods may be decreases.
- lack of sufficient capital.

OPPORTUNITIES

- Local Demand.
- Fixed Customer.
- Investor's money will be payback in two years.

THREATS

- Theft;
- Disease.
- Credit sales.
- Political Unrest.

Presented at 21th Ex. SB Design Lab on May 29,
2016 at Grameen Kalyan

Thank you

Trade License

পরিশিষ্ট-১৩

ইউপি ফরম-১৩

লাইসেন্স ফি আদায় রেজিস্টার

অর্থ বছর ২০১৫-১৬ হে

ক্রমিক নং

12

লাইসেন্স

সং নং: ১০৮ উইনিয়ন পরিষদ

আবদুল হক উপজেলা

আবদুল হক জেলা

তারিখ: ১৫/৫/১৬

বই নম্বর: ৫৩

লাইসেন্স নম্বর: ১০৮

লাইসেন্সধারীর নাম: আবদুল হক কনস্ট্রাকশন

পিতা/স্বামীর নাম: শ্রীঃ আবদুল হক

ঠিকানা: লিফট রোড, আবদুল হক, আবদুল হক


পেশার ধরন: কনস্ট্রাকশন খোলা

১৫/৫/১৬ হে তারিখ পর্যন্ত বৈধ।

ফি প্রদানের পরিমাণ টাকা ২০৮৫ কথায়: (দুই হাজার আটশত)

প্রাপ্ত হয়ে তার ব্যবসা/বৃত্তি/পেশা ১৫/৫/১৬ হে ২০৮৫ পর্যন্ত চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ: ১৫/৫/১৬


সুখ আবদুল হক
উইনিয়ন পরিষদের দপ্তর
আবদুল হক, আবদুল হক















NU With his Parents



Thank You