



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Sanjida Akhter Vill: Zhikira, Post: Ullapara Upazilla : Ullapara, District: Sirajganj
Age	: 20 Years
Marital status	: unmarried
No. of siblings:	: 01(one) brother & 03(three) 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	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> : Mst. Sahida Begum : Md. Shah Alam Talukder : Branch: Ullapara, Group # 02, Centre # 4/M, Loan no.: 4512 Member since: 2008, First loan: Tk. 5,000, Last GB loan: 30,000, Outstanding: 0 : Father : No : Nil : Nil : Nil
Education, till to date	: Hon's 2 nd year student

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	n/a
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 she has two years experience.
Other Own/Family Sources of Income	:	Father's income from agricultural work
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01759-554824
National ID number	:	19978829403007899
NU Project Source/Reference	:	GK/Sirajganj Unit,Md. Amzad Hossain(ID:2860)

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2008. At first she took GB loan BDT 5,000 (five 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	:	<i>Sanjida Hosto Shilpo</i>
Address/ Location	:	Vill: Zhikira, Post: Ullapara Upazilla : Ullapara, District: Sirajganj
Total Investment	:	BDT 3,53,000/-
Financing	:	Self financing: BDT 2,53,000/- Required Investment: BDT 1,00,000/- (as equity)
Present salary/drawings from business (estimates)	:	BDT 2,000 (two thousand only)
Proposed Salary	:	BDT 3,000 (three thousand only)
Proposed Business Implementation Plan	:	<p>This is an on going project and the fund needs to increase the existing product volume;</p> <ul style="list-style-type: none"> ➤ Raw materials: lace, puthi (beads), bag fabrics, bracelet, hair clip; ➤ The estimated production cost of each lace, beads, bracelet, hair clip, side bag are tk.11/-, tk.11/-, tk.15/-, tk.240/-, tk.250/- & sales price per piece tk.15/-, tk.15/-, tk.20/-, tk.240/-, tk.250/-; ➤ Estimated production per day 226 pieces; ➤ Payback period to the investor is 3 years; ➤ Agreed Grace period 3 months ➤ Expected date to start the project in February, 2017.

EXISTING BUSINESS Information

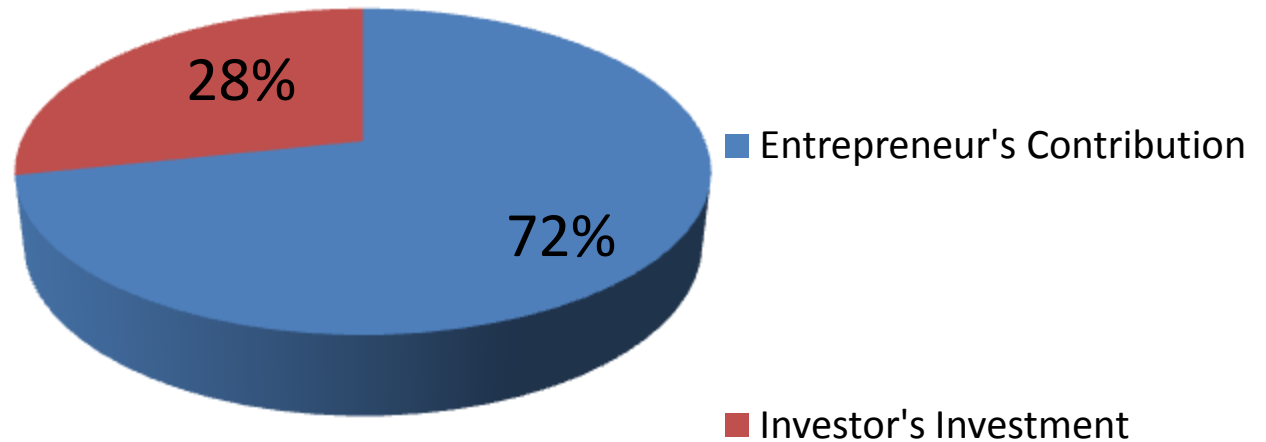
Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	7,000	175,000	2,100,000
Less: Cost of sales (B):	6,300	157,500	1,890,000
Gross profit (GP) [C=(A-B)]	700	17,500	210,000
<u>Less: Operating Costs:</u>			
Electricity bill		300	3,600
Transportation		6000	72,000
Mobile bill		100	1,200
Present salary		2,000	24,000
Other Expenses		100	1,200
Non Cash Item:			
Depreciation Expenses		500	500
Total Operating Cost (D)		9,000	102,500
(C-D)Net Profit:		8,500	107,500

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4=(2+3)
Investments in different categories:			
Purchase lace and beads (puthi)	20,000	100,000	120,000
Hair clip	30,000	0	30,000
Side bag	25,000	0	25,000
Bati	10,000	0	10,000
Hijab/Borka pin	3,000	0	3,000
Other materials	60,000	0	60,000
Hand bag	15,000	0	15,000
Accounts Receivable	70,000	0	70,000
Cash in hand	20,000	0	20,000
Total Capital	253,000	100,000	353,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	253,000	72
Investor's Investment	100,000	28
Total Investment	353,000	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)	8,000	200,000	2,400,000	9,200	230,000	2,760,000	10,580	264,500	3,174,000
Less: Cost of sales(B):	7,200	180,000	2,160,000	8,280	207,000	2,484,000	9,522	238,050	2,856,600
Gross profit (GP) [C=(A-B)]	800	20,000	240,000	920	23,000	276,000	1,058	26,450	317,400
Less: Operating Costs:					-			-	
Electricity bill		220	2,640		242	2,904		266	3,194
Transportation		500	6,000		550	6,600		605	7,260
Mobile bill		200	2,400		220	2,640		242	2,904
Proposed salary		3,000	36,000		3,000	36,000		3,000	36,000
Other Expenses		300	3,600		330	3,960		363	4,356
Non Cash Item:									
Depreciation Expenses		-	500		-	500		-	500
Total Operating Cost (D)		4,220	51,140		4,342	52,604		4,476	54,214
(C-D)Net Profit:		15,780	188,860		18,658	223,396		21,974	263,186
Retained Income:			188,860			223,396			263,186

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>	<i>Year 3</i>
Cash inflow:			
Opening Balance		248,860	432,256
Capital Infusion by Investor	100,000		
Sales	2,400,000	2,760,000	3,174,000
Total Receipts	2,500,000	3,008,860	3,606,256
Cash Outflow:			
Cost of goods sold	2,160,000	2,484,000	2,856,600
Operating expenses	51,140	52,604	54,214
Return to investor	40,000	40,000	40,000
Total payment	2,251,140	2,576,604	2,950,814
Closing Balance	248,860	432,256	655,442

SWOT ANALYSIS

STRENGTH

- Employment:
- Self: 1, Labor: 20
- Creating part time employment opportunity for rural women;
- Ownership in her own name.

WEAKNESS

- Quality control;
- Selection of quality beads.

OPPORTUNITIES

- Huge demand in rural area;
- Investor's money will be payback in three years.

THREATS

- Timely production;
- Local competitors.

Presented at Social Business Design Lab on 12th
January, 2017 at Yunus Centre.

Thank you























Mother & Me



Thank You