



**Grameen Kalyan**

**Proposed NU Business Name : Complete Ladies Shop & Parlor.**



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

Name and address	:	Most. Fahmida Tanjim, Vill: Dattopara, Post: Ishwargonj, District: Mymensingh.
Age	:	23 Years
Marital status	:	Single.
No. of siblings:	:	1 (One) Brother & 4 (Four) 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"/> <b>Yes</b>                      Father <input type="checkbox"/></p> <p>Most. Sakina Begum .</p> <p>Md. Fazlul Haque.</p> <p>Branch: Ishwargonj. Group # 15, Centre # 76/N, Loan no. 9931, Member since: 2005, First loan: Tk.5,000 Existing loan: 10,000, Outstanding: 3,540.</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>My father is paying GB loan installment.</p> <p>No</p> <p>Nil</p> <p>Nil</p> <p>Nil</p>
Education, till to date	:	H.S.C

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	H.S.C
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	She has 3 Months training on handicraft from Youth Development Programme.
Other Own/Family Sources of Income	:	Father's income from business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01704989183
Birth Certificate	:	19926124002007589
NU Project Source/Reference	:	GK

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

Entrepreneur's Mother is a GB member since 2005. At first she took GB loan BDT= 5,000 (Five thousand) and used the money in her family Purpose Work. Gradually several times she took GB loan and utilized the money in different purposes.

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

Project's Name	:	Complete Ladies Shop & Parlor.
Address/ Location	:	Ishwargonj, Mymensingh.
Total Investment	:	<b>BDT = 3,22,000</b>
Financing	:	Self financing: BDT 1,22,000 (Existing Business & Cash) Required Investment: BDT = 2,00,000 (as equity)
Present salary/drawings from business (estimates)	:	<b>Nil.</b>
Proposed Salary	:	<b>BDT= 5000</b> (Five thousand)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> <li>❖ The Project Will Start with a Beauty Parlor and a Handicraft shop.</li> <li>❖ Estimated income from sales and services is around BDT 27,000 per week.</li> <li>❖ Estimated profit is about 35% on sales.</li> <li>❖ 3 Female workers Will be appointed per day TK.150. basis for beads work &amp; one for beauty parlor for monthly wages Tk. 6000.</li> <li>❖ Investors money will be back in 3 years.</li> <li>❖ Expected date to start the project in July, 2015.</li> </ul>

## *Information of Existing Business Operations.*

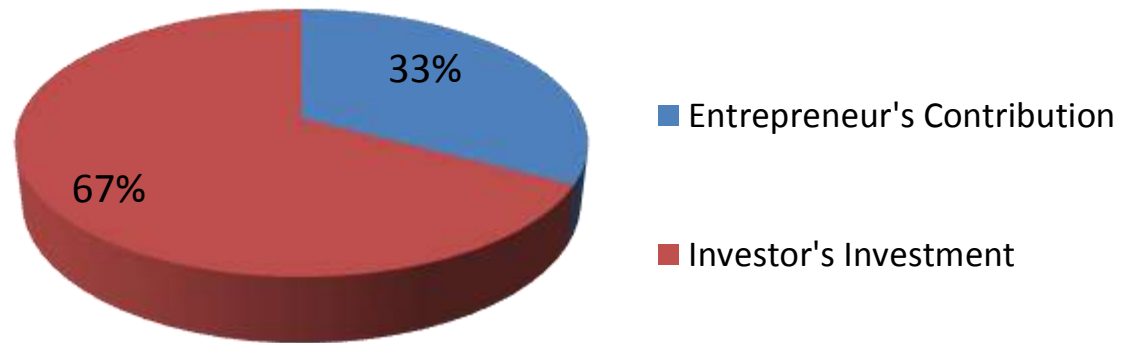
Particulars	Existing Business		
	Weakly	Monthly	Yearly
Sales of Handicraft (A)	6,000	24,000	288,000
Total Cost of Sales (B)	3,600	14,400	172,800
<b>Gross profit (GP) [C=(A-B)]</b>	<b>2,400</b>	<b>9,600</b>	<b>115,200</b>
<b><u>Less: Operating Costs:</u></b>			
Transport		200	2,400
Wages	1,200	4,800	57,600
Mobile bill		100	1,200
Other Expenses		100	1,200
<b>Non Cash Item:</b>			
Depreciation Expenses		183	2,200
<b>Total Operating Cost (D)</b>		<b>5,383</b>	<b>64,600</b>
<b>(C-D) Net Profit:</b>		<b>4,217</b>	<b>50,600</b>

# ***PRESENT & PROPOSED PROJECT INVESTMENT BREAKDOWN***

<b>Particulars</b>	<b>Existing Business (1)</b>	<b>Proposed (BDT)(2)</b>	<b>Total (BDT) (1+2)</b>
Shop Advanced	80,000	-	80,000
Furniture for Decoration	-	20,000	20,000
Materials for Parlor	-	23,000	23,000
Cosmetics For Parlor	-	20,000	20,000
Jamdani Shari	-	20,000	20,000
Thread for Swing	2,000	15,000	17,000
Embroidery Machine	-	30,000	30,000
Different Beads (1200*per kg)	20,000	20,000	40,000
Different types of Clothes	5,000	40,000	45,000
Gum	-	2,000	2,000
Transportation	-	5,000	5,000
Others	5,000	5,000	10,000
Cash in Hand	10,000	-	10,000
<b>Total Capital</b>	<b>122,000</b>	<b>200,000</b>	<b>322,000</b>

# Source of Finance

Particulars	Amount in BDT	%
Entrepreneur's Contribution	122,000	38
Investor's Investment	200,000	62
<b>Total Investment</b>	<b>322,000</b>	<b>100</b>





# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
<b>Revenue:</b>									
Income From Parler	4,000	16,000	192,000	4,400	17,600	211,200	4,840	19,360	232,320
Income From Ambrodiery Work	13,000	52,000	624,000	14,300	57,200	686,400	15,730	62,920	755,040
Estimated Sales Beads Work	10,000	40,000	480,000	11,000	44,000	528,000	12,100	48,400	580,800
<b>Total Estimated Sales (A)</b>	<b>27,000</b>	<b>108,000</b>	<b>1,296,000</b>	<b>29,700</b>	<b>118,800</b>	<b>1,425,600</b>	<b>32,670</b>	<b>130,680</b>	<b>1,568,160</b>
<b>(B) Total Cost of Sales (B)</b>	17,550	70,200	842,400	19,305	77,220	926,640	21,236	84,942	1,019,304
<b>Gross profit (GP)= [C (A-B)]</b>	<b>9,450</b>	<b>37,800</b>	<b>453,600</b>	<b>10,395</b>	<b>41,580</b>	<b>498,960</b>	<b>11,435</b>	<b>45,738</b>	<b>548,856</b>
<b>Less: Operating Costs:</b>									
Electricity bill		500	6,000		550	6,600		605	7,260
Transportation		600	7,200		660	7,920		726	8,712
Shop Rent		1,500	18,000		1,650	19,800		1,815	21,780
Proposed salary-self		5,000	60,000		5,500	66,000		6,050	72,600
Wages for 4 staffs	4,200	16,800	201,600		18,480	221,760		20,328	243,936
Mobile bill		300	3,600		330	3,960		363	4,356
Other Expenses		500	6,000		550	6,600		605	7,260
<b>Non Cash Item:</b>			-		-	-		-	-
Depreciation Expenses			5,000		-	5,500		-	6,050
<b>Total Operating Cost (D)</b>		<b>25,200</b>	<b>307,400</b>		<b>27,720</b>	<b>338,140</b>		<b>30,492</b>	<b>371,954</b>
<b>(C-D) Net Profit</b>		<b>12,600</b>	<b>146,200</b>		<b>13,860</b>	<b>160,820</b>		<b>15,246</b>	<b>176,902</b>
<b>Retained Income:</b>			<b>146,200</b>			<b>160,820</b>			<b>176,902</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.)***

	Year (1)	Year (2)	Year (3)
<b>Cash inflow</b>			
Opening Balance	10,000	286,200	367,020
Capital Infusion by Investor	200,000	-	-
Sales	1,296,000	1,425,600	1,568,160
<b>Total Receipts</b>	<b>1,506,000</b>	<b>1,711,800</b>	<b>1,935,180</b>
<b>Cash Outflow</b>			
Cost of goods sold	842,400	926,640	1,019,304
Operating expenses	307,400	338,140	371,954
Return to investor	70,000	80,000	90,000
Total payment	1,219,800	1,344,780	1,481,258
<b>Closing Balances</b>	<b>286,200</b>	<b>367,020</b>	<b>453,922</b>

# SWOT ANALYSIS

## **S**TRENGTH

- ❖ Employment:
- ❖ Self: 1
- ❖ Others (beyond family): 04
- ❖ Experience & Training.
- ❖ Ownership in his own name.

## **W**EAKNESS

- ❖ Can not supply products as per demand lack of sufficient capital.
- ❖ Procuring quality raw materials.

## **O**PPORTUNITIES

- ❖ Local Demand.
- ❖ Fixed Customers.
- ❖ Investor's money will be payback in three years.

## **T**HREATS

- ❖ Theft.
- ❖ Fire burn.
- ❖ Political Unrest.

Presented at 86<sup>th</sup> SB Design Lab on Monday, 22<sup>nd</sup>  
June, 2015 at Yunus Centre

Thank you

# Pictures

# My Product







# My Product













# proposed shop



# Certificate

ক্রমিক নং 002438



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার  
যুব উন্নয়ন অধিদপ্তর  
যুব ও ক্রীড়া মন্ত্রণালয়  
সনদপত্র

প্রত্যয়ন করা যাচ্ছে যে, জনাব/বেশম আব্দুল হুদা কানিজ্জাম  
পিতা/স্বামী আব্দুল হুদা কানিজ্জাম মাতা সায়মালা বেগম  
যুব উন্নয়ন অধিদপ্তর/যুব প্রশিক্ষণ কেন্দ্রে/জেলা প্রশিক্ষণ কেন্দ্রে ০৩, জি/২০২২ খ্রিঃ তারিখ হতে  
০৩, জি/২০২২ খ্রিঃ তারিখ পর্যন্ত অনুষ্ঠিত "স্বপ্নাঙ্কুর তুলনা"  
প্রশিক্ষণ কোর্সে অংশগ্রহণ করে ১৪ স্নেতে উত্তীর্ণ হয়েছেন।

স্বপ্নাঙ্কুর তুলনা  
০৩/০৩/২০২৪

মহাপরিচালক  
যুব উন্নয়ন অধিদপ্তর  
ঢাকা

*Thank You*