



Grameen Kalyan

*Proposed NU Business Name : **Awlad Lungi***



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Awlad Hossain Vill: Tebaria, Post: Kumarkhali Upazilla : Kumarkhali, District: Kushtia
Age	:	28 Years
Marital status	:	Married
No. of siblings:	:	3 (Three) brothers and 2 (Two) sisters
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. Asia Khatun
(iii) Father's name	:	Md. Ayub Ali
(iv) GB member's info	:	Branch: Kumarkhali, Group # 06, Centre # 96/M, Loan no.: 8918, Member since: 2006, First loan: Tk. 6,000, Last GB loan: 40,000, Outstanding: 2,500
Further Information:	:	Father
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	Nil
(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.)	:	Lungi 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.)	:	8 (Eight) years experiences in this business. Started business with BDT 15,000 (Fifteen thousand).
Other Own/Family Sources of Income	:	Father's income from laundry shop.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01935790145
National ID number	:	5027108480426
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 2006. At first she took GB loan BDT 6,000 (Six thousand) and used the money to buy cow. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Awlad Lungi</i>
Address/ Location	:	Jalil Biswas Market, Hall, Bazar Kumarkhali, Kushtia.
Total Investment in BDT	:	BDT 4,88,000
Financing	:	Self BDT : 3,38,000 (from existing business) Required Investment BDT 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5000 (Five thousand)
Proposed Salary	:	BDT 7,000 (Seven thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤Lungi collect from Sirajgonj. ➤Day by day create new area & new customer. ➤The existing product volume will be increased after getting the new investment; ➤ Average 06 % gross profit on sales; ➤Payback period to the investor is 2 years; ➤ Expected date to start the project is early 2016.

INFO ON EXISTING BUSINESS OPERATIONS

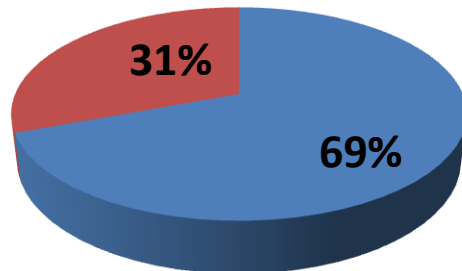
Particulars		
	Monthly	Yearly
Sales (A)	220,000	2,640,000
Less: Cost of sales (B):	206,800	2,481,600
Gross profit (GP) [C=(A-B)]	13,200	158,400
Less: Operating Costs:		
Electricity bill	300	3,600
Generator bill	300	3,600
Mobile bill	500	6,000
Transportation	1000	12,000
Shop Rent	1000	12,000
Present salary/Drawings-self	5,000	60,000
Other Expenses	200	2,400
Non Cash Item:		
Depreciation Expenses	100	1,200
Total Operating Cost (D)	8,400	100,800
(C-D)Net Profit:	4,800	57,600

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Investor	Total Investment
Investments in different categories:			
Pressure Machine (02 Pcs)	25,000		25,000
Sewing Machine	6,000		6,000
Furniture	7,000		7,000
Lungi	150,000	150,000	300,000
Account Receivable	100,000		100,000
Cash In Hand	50,000	0	50,000
Total Capital	338,000	150,000	488,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	338,000	69
Investor's Investment	150,000	31
Total Investment	488,000	100



■ Entrepreneur's Contribution

■ Investor's Investment

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	1st Year		2nd Year	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	350,000	4,200,000	385,000	4,830,000
Less: Cost of sales (B):	329,000	3,948,000	361,900	4,540,200
Gross profit (GP) [C=(A-B)]	21,000	252,000	23,100	289,800
Less: Operating Costs:				
Electricity bill	500	6,000	550	6,600
Shop Rent	2000	24,000	2200	26,400
Generator	300	3,600	330	3,960
Night Guard	50	600	55	660
Transportation	1000	12,000	1000	12,000
Mobile bill	700	8,400	770	9,240
Proposed salary	7,000	84,000	7,700	92,400
Other Expenses	200	2,400	210	2,520
Non Cash Item:				
Depreciation Expenses	200	2,400	220	2,640
Total Operating Cost (D)	11950	143,400	13035	156,420
(C-D)Net Profit:	9,050	108,600	10,065	133,380
Retained Income:		108,600		133,380

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.)

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow		
Opening Balance	50,000	218,600
Capital Infusion by UDYOKTA		
Capital Infusion by Investor	150,000	
Sales	4,200,000	4,830,000
Total Receipts	4,400,000	5,048,600
Cash Outflow:		
Cost of goods sold	3,948,000	4,540,200
Operating expenses	143,400	156,420
Return to investor	90,000	90,000
Total payment	4,181,400	4,786,620
Closing Balances	218,600	261,980

SWOT ANALYSIS

STRENGTH

- Present employment:
Self: 1
Future employment: 0
- Skill and experience;
- Good Reputation;
- Ownership in his own name;

WEAKNESS

- Can not supply products as per demand lack of sufficient capital.

OPPORTUNITIES

- Location of shop;
- Fixed customer (retail & wholesale);
- Investor's money will be payback in two years.

THREATS

- Local competitor;
- Credit sales;
- Price fluctuation.

Presented at SB Design Lab on 21st December, 2015

Thank you

Existing Business
















NU with his Father & Mother



NU with his Mother



Trade License



কুমারখালী পৌরসভা কার্যালয়

কুমারখালী, কুষ্টিয়া।

ট্রেড লাইসেন্স

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বই নং ০৪

হোল্ডিং নং ২৭৪২

ওয়ার্ড নং ০৫

লাইসেন্স নং ২৭৪২

পৌরসভার এম, এ ও ১৯৬০ এর ৮৩ ধারা মোতাবেক পেশা ব্যবসা ও কনিং এর বাহিলাস
১শা জুলাই ২০১৪ থেকে ৩০শে জুন ২০১৫ সনের জন্য।

নাম : শ্রীঃ অরুণাচল কুমার শাহ

ঠিকানা : ১ কুমারখালী পৌরসভা, কুমারখালী।

পেশা : ড্রাগারি

	ধার্যকৃত ফি	টাকা	পরিসা
লাইসেন্স ফি (চলতি) :: ✓	২০১৪-১৫	২০০/-	
লাইসেন্স ফি (বকেয়া) ::			
স্ট্যাম্প ফি এর নোটিশ ::			
কতন ::			
ওয়ারেন্ট ফি ::			
পিএন ওয়েজিস ::			
সর্বমোট ::		= ২০০/-	

কথায় : শ্রীঃ অরুণাচল কুমার শাহ

তারিখ : ০৬/০৪/১৫

আদায়কারী
কুমারখালী পৌরসভা

রাজ কুমার শাহ
কুমারখালী পৌরসভা
সেবার ০১৭২৫-২৮২৫০৩

মেয়র
কুমারখালী পৌরসভা

Thank You