



Grameen Kalyan

**Proposed NU Business Name: Alomgir Maik service, Shara
Bostraloy & Tailors**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Abul Hasim, Vill: Bagan, Post: Bagan, Upazilla : Trishal, District: Mymensingh.
Age	:	31 Years.
Marital status	:	Married.
Children	:	2(Two) Daughters
No. of siblings:	:	3(Three) Bothers & 1(One) 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	:	<p>Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/></p> <p>Mst. Anuara Begum.</p> <p>Md. Abdul Motaleb Mondol.</p> <p>Branch: Horirampur Trishal, Group # 09 , Centre # 43/M, Loan no. 5337, Member since: 2000, First loan: Tk.5000, Last loan: 40,000, Outstanding: Nil.</p> <p>Father</p> <p>Nil</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.)	:	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.)	:	He has no formal training but 10 years working experience in running business.
Other Own/Family Sources of Income	:	Nil.
Other Own/Family Sources of Liabilities	:	Nil.
Contact number	:	01716306051
National ID number	:	6119485151035
NU Project Source/Reference	:	GK/Trishal Unit/Md. Aminul Islam (2348).

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2000. At first she took GB loan BDT=5000(Five thousand) and used the money in his business. Gradually Few times she took GB loan and utilized it in business purpose.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	Alomgir Maike Service & Shara Bostraloy & Tailors.
Address/ Location	:	Ragamara Bazer, Bagan, Trishal, Mymensingh.
Total Investment	:	BDT =4,76,500
Financing	:	Self financing: BDT= 3,76,500 (Existing Business) Required Investment: BDT= 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	Self-BDT 6,000 Employee-1*2000=BDT 2,000 (Monthly)
Proposed Salary	:	Self-BDT 7,000 Employee-1*3000=BDT3,000 (Monthly)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing business; ➤ The product line in the shop is different cloths & Maike, sound box & lighting services. ➤ Estimated cloths sales is BDT. Tk. 4000/- per day; gross profit is 15% ➤ Estimated gross profit is 80% on maike, sound box & lighting services. ➤ Payback period is estimated 3 years;

EXISTING BUSINESS OF NOBIN UDYOKTTA

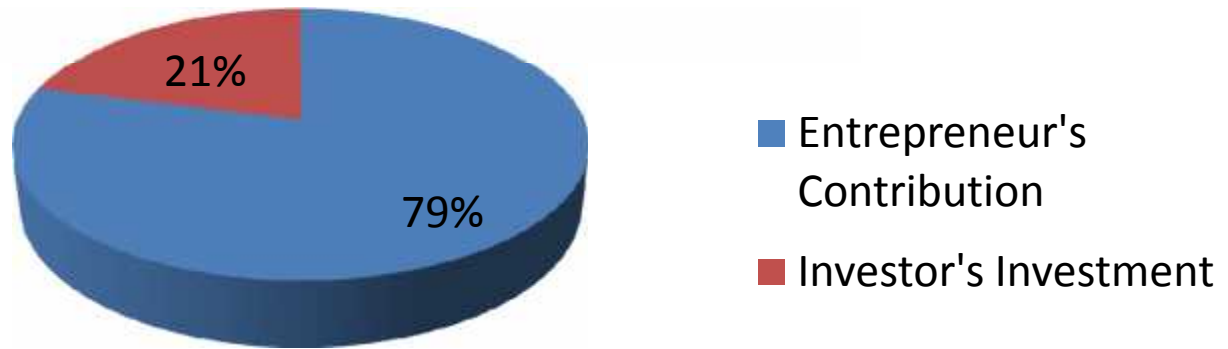
Particulars	Existing Business		
	Daily	Monthly	Yearly
Income from different Services (maike, sound system & lighting)	1,200	30,000	360,000
Income from cloths store	3,000	75,000	900,000
Total Sales(A)	4,200	105,000	1,260,000
Cost of Cloths	2,550	63,750	765,000
Cost of different services	240	6,000	72,000
Less:Total Cost of Sales(B)	2,790	69,750	837,000
Gross profit (GP)= [C (A-B)]	1,410	35,250	423,000
Less:Operating Costs:			
Electricity bill		1,000	12,000
Shop Rent		2,000	24,000
Mobile bill		500	6,000
Transportation		1,500	18,000
Salary-self		6,000	72,000
Employee-1		2,000	24,000
Other Expenses		500	6,000
Non Cash Item:			
Depreciation Expenses			5,000
Total Operating Cost (D)		13,500	167,000
(C-D)Net Profit		21,750	256,000
Retained Income:			256,000

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed Business (BDT)	Total (BDT)
Investment in different categories:			
Shop advance	50,000	-	50,000
Decoration	15,000	-	15,000
Electric fan 2*750	1,500		1,500
Print Shari & Lungi	50,000	50,000	100,000
Sound Box-5*16000	80,000	30,000	110,000
Maike Horen-40*1000	40,000		40,000
MP4 player-5*10000	50,000		50,000
Lighting items	25,000	20,000	45,000
Generator-2*20000	40,000		40,000
Others items	20,000		20,000
Cash in hand	5,000	-	5,000
Total Capital	376,500	100,000	476,500

Source of Finance

Particulars	Amount in BDT	In %
Entrepreneur's Contribution	376,500	79
Investor's Investment	100,000	21
Total Investment	476,500	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
Revenue:									
Income from different services(maike,sound system & lighting)	1,500	37,500	450,000	1,650	41,250	495,000	1,815	45,375	544,500
Estimated Income from cloths sales	4,000	100,000	1,200,000	4,400	110,000	1,320,000	4,840	121,000	1,452,000
(A) Total Sales	5,500	137,500	1,650,000	6,050	151,250	1,815,000	6,655	166,375	1,996,500
Cost of cloths	3,400	85,000	1,020,000	3,570	89,250	1,071,000	3,749	93,713	1,124,550
Cost of different services	300	7,500	90,000	315	7,875	94,500	331	8,269	99,225
(B) Total Cost of Sales	3,700	92,500	1,110,000	3,885	97,125	1,165,500	4,079	101,981	1,223,775
Gross profit (GP)= [C (A-B)]	1,800	45,000	540,000	2,165	54,125	649,500	2,576	64,394	772,725
Less:Operating Costs:									
Electricity bill		1,000	12,000		1,050	12,600		1,103	13,230
Shop Rent		2,000	24,000		2,100	25,200		2,205	26,460
Proposed salary-self		7,000	84,000		7,350	88,200		7,718	92,610
Employee-1		3,000	36,000		3,150	37,800		3,308	39,690
Mobile bill		600	7,200		630	7,560		662	7,938
Transportation		1,800	21,600		1,890	22,680		1,985	23,814
Other Expenses		800	9,600		840	10,080		882	10,584
Non Cash Item:									
Depreciation Expenses			5,000			5,250			5,513
Total Operating Cost (D)		16,200	199,400		17,010	209,370		17,861	219,839
(C-D)Net Profit		28,800	340,600		37,115	440,130		46,533	552,887
Retained Income:			340,600			440,130			552,887

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

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

	Year (1)	Year (2)	Year (3)
<u>cash Inflow:</u>			
Opening balance	5,000	405,600	805,730
Capital Infusion by Investor	100,000	-	-
Sales	1,650,000	1,815,000	1,996,500
Total Receipts	1,755,000	2,220,600	2,802,230
<u>Cash Outflow:</u>			
Cost of goods sold	1,110,000	1,165,500	1,223,775
Operating expenses	199,400	209,370	219,839
Return to investor	40,000	40,000	40,000
Total payment	1,349,400	1,414,870	1,483,614
Closing Balance	405,600	805,730	1,318,617

SWOT ANALYSIS

STRENGTH

- Employment:
Self: 1
Employee : 1
- Skill and experience:10 years;
- Trade License: Own name.

WEAKNESS

- Limited product;
- Lack of sufficient capital.

OPPORTUNITIES

- Location of shop;
- Fixed customer;
- Investor's money will be payback in three years.

THREATS

- Theft;
- Fire burn;
- Local competitor

Presented at 26th Ex. SB Design Lab on 16th July ,
2016 at Grameen Kalyan

Thank you





















Trade License

ইউপি ফরম-১৩ পরিশিষ্ট-১৩

লাইসেন্স ফি আদায় রেজিষ্টার
অর্থ বছর ২০১৫-২০১৬

লাইসেন্স

৫৫/৫১
২০১৬

১৯

৫৫/৫১
২০১৬

ইউনিয়ন পরিষদ
উপজেলা
জেলা

বই নম্বর : ০৩

লাইসেন্স নম্বর : ২৪৪/২০১৬-২০১৬

লাইসেন্সধারীর নাম : আলমগীর মাহমুদ মাহমুদ ও সারা বঙ্গালয় প্রুড হোল্ডিংস

পিতা/ স্বামীর নাম/প্রোঃ : আবুল হাশিম মালুম

ঠিকানা : গ্রাম-খাগান ডাকঘর-বাগান-বিষ্ণু-নামগনি

পেশার ধরন : প্রুড হোল্ডিংস ও কম্পাউন্ড ব্যাবসায়ি

৩০/১২/২০১৬ তারিখ পর্যন্ত বৈধ

ফি প্রধানের পরিমাণ টাকা ৩০০

প্রাপ্ত হয়ে তার ব্যাবসা/বৃত্তি/পেশা

কথায় : শ্রীমতী সত্যবতী

চালিয়ে যাওয়ার জন্য এই লাইসেন্স প্রদান করা হলো।

তারিখ : ০২/০৪/২০১৬

মোঃ শাহজাহান
উপজেলা
লাইসেন্স ইউনিয়ন পরিষদ
উপস, বাগান

Thank You