



Grameen Kalyan

Proposed NU Business Name : Hashim Handicrafts



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Md. Hashim Vill: Hogla Post: Baniakandi Upazilla : Kumarkhali, District: Kushtia
Age	:	30 Years
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	1 (One) brother & 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. Rokeya Khatun
(iii) Father's name	:	Md. Abul Kashem
(iv) GB member's info	:	Branch: Kumarkhali, Group # 08, Centre # 20/M, Loan no.: 7466/2 Member since: 2006, First loan: Tk. 10,000, Last GB loan: 15,000, Outstanding: 3,000
Further Information:		
(v) Who pays GB loan installment	:	NU
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan like GCCN, GKF etc.	:	Nil
(ix) Others	:	Nil
Education, till to date	:	Class Ten

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Handicrafts 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.)	:	07 (Seven) years experiences in this business. Started business with BDT 50,000 (Fifty thousand). And the present value of the business is BDT. 2,00,000/-
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01711991882
National ID number	:	19865017143540924
NU Project Source/Reference	:	Gk/Kum/Mst. Sharmin Akter/2556

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2006. At first she took GB loan BDT 10,000 (Ten thousand) and used the money in business. Subsequently she borrowed loan from GB for several times for different activities including house loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Hashim Handicrafts</i>
Address/ Location	:	Hogla, Baniakandi Thana : Khoksa, District : Kushtia.
Total Investment in BDT	:	BDT: 3,00,000
Financing	:	Self BDT : 2,00,000 (from existing business) Required Investment BDT : 1,00,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 10000 (Ten thousand)
Proposed Salary	:	BDT 10000 (Ten thousand)
Proposed Business Implementation Plan:	:	<ul style="list-style-type: none"> ➤ This is an on going project so the fund needs to increase the volume of existing products; ➤ The product line is sofa cover, pillow cover, Bed sheet, Table cloth etc; ➤ He sales his products in different places in Dhaka ; i.e. new market, Uttara & Dhanmondi shopping mall. ➤ The existing product volume will be increased after getting the new investment; ➤ Average gross profit on sales is 25%; ➤ Estimated payback period is 2 years;

INFO ON EXISTING BUSINESS OPERATIONS

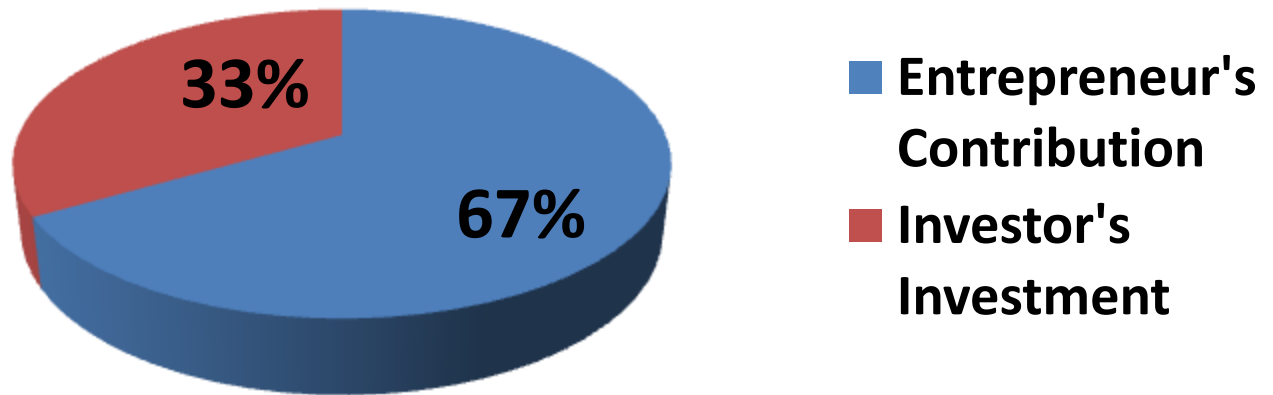
Particulars		
	Monthly	Yearly
Sales (A)	90,000	1,080,000
Less: Cost of sales (B):	67,500	810,000
Gross profit (GP) [C=(A-B)]	22,500	270,000
<u>Less: Operating Costs:</u>		
Travels	3500	42,000
Mobile bill	500	6,000
Present salary/Drawings-self	10,000	120,000
Other Expenses	500	6,000
Non Cash Item:		
Depreciation Expenses	500	7,000
Total Operating Cost (D)	15,000	181,000
(C-D)Net Profit:	7,500	89,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business / NU (BDT)	Proposed Business (BDT)	Total Investment
1	2	3	4=(2+3)
Investments in different categories:			
Cloths	45,000	100,000	145,000
Sewing Machine	10,000		10,000
Readymade Handicrafts	100,000		100,000
Chain, Puthi & others	15,000		15,000
Cash in Hand	30,000		30,000
Total Capital	200,000	100,000	300,000

Source of Finance

Source	Amount in BDT	In %
Particulars		
Entrepreneur's Contribution	200,000	67
Investor's Investment	100,000	33
Total Investment	300,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	1st Year		2nd Year	
	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	130,000	1,560,000	143,000	1,716,000
Less: Cost of sales (B):	97,500	1,170,000	107,250	1,287,000
Gross profit (GP) [C=(A-B)]	32,500	390,000	35,750	429,000
Less: Operating Costs:	-			
Transportation	4,000	48,000	4,400	52,800
Mobile bill	600	7,200	660	7,920
Proposed salary	10,000	120,000	10,000	120,000
Other Expenses	100	1,200	150	1,800
Non Cash Item:				
Depreciation Expenses	500	6,000	600	7,200
Total Operating Cost (D)	15,200	182,400	15,810	189,720
(C-D)Net Profit:	17,300	207,600	19,940	239,280
Retained Income:	207,600		239,280	

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	30,000	277,600
Capital Infusion by Investor	100,000	
Sales	1,560,000	1,716,000
Total Receipts	1,690,000	1,993,600
Cash Outflow:		
Cost of goods sold	1,170,000	1,287,000
Operating expenses	182,400	189,720
Return to investor	60,000	60,000
Total payment	1,412,400	1,536,720
Closing Balances	277,600	456,880

SWOT ANALYSIS

STRENGTH

- ❖ Employment:
- ❖ Self: 1
- ❖ Others (Part-time): 35
- ❖ Ownership in his own name.

WEAKNESS

- ❖ Can not supply products as per demand lack of sufficient capital.
- ❖ Shortage of quality product.

OPPORTUNITIES

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

THREATS

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

Presented at SB Design Lab on October 20,
2016 at Yunus Centre.

Thank you

























NU With his Parents



NU With his Mother



Trade License

ইউ. পি. ৭নং ফরম
একাউন্ট ও অডিট রুলের ১২ (১) নিয়ম দ্রষ্টব্য

ক্রমিক নং : 556

ট্রেড লাইসেন্স

৩নং জগন্নাথপুর ইউনিয়ন পরিষদ
উপজেলা : কুমারখালী, জেলা : কুষ্টিয়া।

বহি নং : ০১ লাইসেন্স নং : ০৫ তারিখ : ৪/১/১৮

দোকান/কোম্পানী/ফার্ম/গ্রহীতার নাম : হামিদুল হক ষাটিকান্দা

পিতা/স্বামী/মালিকের নাম : শ্রীঃ মোঃ হামিদুল

পূর্ণ ঠিকানা : হোজাঙ্গা, বেকাং, কুমারখালী, কুমারখালী

পেশা/ব্যবসা/যানবাহন/প্রভৃতি : বিক্রয়, ক্রয়, ক্রেতা, বিক্রয়, ক্রেতা

বৈধ বা বলবৎ থাকার সময় (বৎসর) : ১২ মাস

লাইসেন্সের মেয়াদ : ২/১/২০১৮ হইতে ২/১/২০১৯ পর্যন্ত।

প্রদত্ত টাকার পরিমাণ (অংকে) ২০০+০০ (কথায় : দুইশত টাকা মাত্র।)

চেয়ারম্যান
৩নং জগন্নাথপুর ইউনিয়ন পরিষদ

Thank You