Konya Saj Shorno Shipaloy



Project by- Poresh Shotrodhar

Identified by- Md. Sohel Rana Verified by- Khalilur Rahman Bhairab Unit
Area 4
GRAMEEN TRUST

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

		_
Name	:	Poresh Shotrodhar
Age	:	02/06/1984 (31 years)
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers
Parent's and GB related Info		
(i) Who is GB member	:	Mother √ Father ———————————————————————————————————
(ii) Fatrher's name	:	Purno Lokkhi Rani Sutrodhar
(iii) Mother's name	:	Abinash Sutrodhar
(iv) GB member's info	:	Branch: Shimulkandi Centre # 05/M,
		Loanee no.: 1121/2,
		Member since : 2000, First loan: Tk. 2000
		Existing loan: Tk. N/A Outstanding: Tk. N/A
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF (ix)	:	N/A
Others	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Present Occupation	:	Jewelry Business - NU is both Jewelry maker and designer -Purchase gold and silver from Bhairab and Dhaka -Employment creation- 1 -Target Customer are local people
Initial Investment		20,000 (NU)
Trade License		114/15-16
Business Experiences and Training Info	:	12 years Hand training from Brahmanbaria
Other Own/Family Sources of Income	:	Furniture Business (Brother)
Other Own/Family Sources of Liabilities	:	N/A
NU contract No	:	01714746153
NU Project Source/Reference	:	GT Bhairab Unit, Kishoregonj

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's mother has been a member of Grameen Bank since 06/04/2000 (15 years). At first She took 2000 taka from GB. NU invested GB Loan in his business and expanded his business. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Konya Saj Shorno Shilpaloy
Address/ Location	:	Shimulkhandi Bazar, Bhairab, Kishoregonj.
Total Investment in BDT	:	1,12,000
Financing	:	Self BDT : 62,000 (from existing business) - 55 % Required Investment BDT : 50,000 (as equity) - 45%
Present salary/drawings from business (estimates)	:	BDT 6000
Proposed Salary		BDT 6000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	20% 20% 3 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items: Advance 20000 Fan (01) 1000 Decoration 5000 Miter scale 4000 Instrument (Use for making ornaments) 7000 Rupa 5000 Gold 20000	62,000		62,000
Proposed Items: Decoration 20000 Rupa—(20 vori* 500) 10000 Gold(0.5 vori) 20000		50,000	50,000
Total Capital	62,000	50,000	1,12,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)			
Particulars	Daily	Monthly	Yearly	
Sales (A)	2000	60000	720000	
Less: Cost of sales (B)	1600	48000	576000	
Profit (C)= (A-B)	400	12000	144000	
Income from Jewelry servicing and repairing	400	12000	144000	
Gross profit	800	24000	288000	
Less: Operating Costs				
Electricity bill		600	3600	
Night Guard bill		200	2400	
Entertainment		300	3600	
Others		300	3600	
Shop Rent (01)		800	9600	
Mobile bill		300	3600	
Present salary/Drawings- self		6000	72000	
Employee Salary (1)		10000	120000	
Non Cash Item:				
Depreciation Expenses		128	1540	
Total Operating Cost (D)		18628	223536	
Net Profit (C-D):		5372	64464	

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Double Is a	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	2500	75000	900000	2800	84000	1008000	3000	90000	1080000
Less: Cost of sales (B)	2000	4000	720000	2240	67200	806400	2400	72000	864000
Profit (C)=(A-B)	500	15000	180000	560	16800	201600	600	18000	216000
Income from Jewelry servicing and repairing	450	13500	162000	500	15000	180000	600	18000	216000
Gross profit	950	28500	342000	1060	31800	381600	1200	36000	432000
Less: Operating Costs									
Electricity bill		600	7200		700	8400		800	9600
Night Guard bill		200	2400		250	3000		300	3600
Entertainment		300	3600		400	4800		500	6000
Others		300	3600		500	6000		500	6000
Shop Rent (01)		800	9600		800	8400		800	9600
Mobile bill		300	3600		400	4800		600	7200
Present salary-self		6000	72000		6000	72000		6000	72000
Employee Salary		10000	120000		11000	132000		12000	144000
Depreciation Expenses		128	1540		128	1540		128	1540
Total Operating Cost (D)		18628	223536		19670	2348		21628	259536
Net Profit		9872	118464		12130	145560		14372	172464
Gt payback		20000			20000			20000	
Retained Income:		98464			125560)		152464	,

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

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	50000		
1.2	Net Profit	118464	145560	172464
1.3	Depreciation (Non cash item)	1540	1540	1540
1.4	Opening Balance of Cash Surplus		100004	221704
	Total Cash Inflow	170004	247104	401108
2.0	Cash Outflow			
2.1	Purchase of Product	50000		
2.2	Payment of GB Loan*			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70000	20000	20000
3.0	Net Cash Surplus	100004	221704	381108

SWOT ANALYSIS

Strength:

- ➤ Skilled & 12 Years of Experience
- ➤ Well known at local area
- > Relationship with GB
- ➤ Both Jewelry maker and designer

WEAKNESS

- ➤ Lack of Capital
- > Less Stock

OPPORTUNITIES

- > Expansion Of Business
- ➤ More Employment Opportunity

THREATS

- > Theft
- Competitors



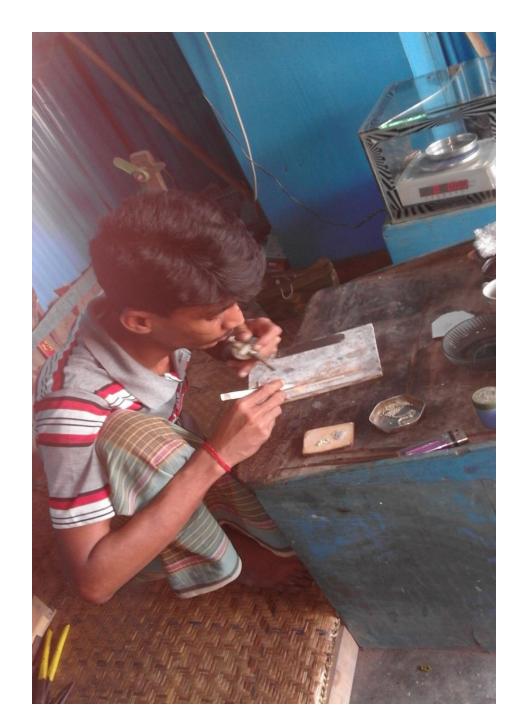








जाषाताः । कर्गाणास्य पूर्व विश्वास्य नियुनकारिय, रेएउर, किर्मादशिष्ट (थांश मी भरतम म्बर्य ०) ११८-१८७१८७







ক্রমিক নং-

ট্রেড লাইসেন্স

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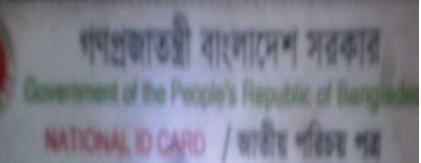
अरुनेगारि खाट आप कारो कार्यक्रिय एटे क्रिंटी शा । बाधांच (चाट्रा) अरु वर्षेच कारो कार्यक्रिय कार्य वार्या वेप्री देश्कि वस्थ कर्म्या। खाद्यम् एप्रेय कार्य्य अरुत कार्ये, लायेम पुरारं लेडे खाद आप श्रिया कार्ये, लायेम कार्या अख्या ५ क्रिंटी (स्था: ख्यांच हार्येन: क्यांच अख्या कार्या: दुर्वेच (स्था:

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माकः पूर्व गर्भः ती मृदश

Name: PURNA LUXMI RANI SUTRADHAI

शारी: अनिया मूहरत

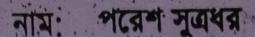
महाः मुख्य हारी मृदशह

Date of Birth: 12 Sep 1968

ID NO: 4811183623591



গণপ্রজাতন্ত্রী বাংলাদেশ সুরকার Government of the People's Republic of Bangladesh NATIONAL ID CARD / জাতীয় পরিচয় পত



Name: PORES SUTRADHAR

পিতা: অভিনাষ সুত্রধর

याणाः भूनं नकी तानी मूज्यत

Date of Birth: 02 Jun 1984

ID NO: 4811183623590



Presented at 38th Internal Design Lab on April 7, 2016 at GT

