

Rasi Hostho Shilpo



Project by: Rash Moni Dash
Identified by: Md. Masum Mia
Verified By: Md. Ziaul Hoque

Dhamrai Unit Anchal-03

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Rash Moni Dash
Age	:	14/01/1983
Marital status	:	Married
Children	:	01 Son 02 Daughter
No. of siblings:	:	03 Brothers 03 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	:	Srimoti Rani
(iii) Father's name	:	Poresh Moni Das
(iv) GB member's info	:	Member since: 1990 to 2000 Branch: Katigram, Centre no.00, Group:00 First loan: Tk. 2000/- Last Loan: 0Tk. Outstanding: 0
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 etc..	:	N/A
(ix) Others	:	N/A
Education	:	Class-5

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Handicrafts Business
Trade License Number	:	N/A
Business Experiences	:	10 Years
Other Own/Family Sources of Income	:	Business
NU Contact Info	:	01731625925
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka



NU's mother was a member of Grameen Bank from 1990 to 2000. At first her mother took a loan amount of 2000 BDT from Grameen Bank. She invested the money in her family house construction. NU's mother gradually improved the standard of their life by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Rasi Hostho Shilpo
Address/ Location	:	Atanipara ,Shoapur, Dhamrai, Dhaka
Total Investment in BDT	:	45000/-
Financing	:	Self BDT : 25000 (from existing business) - 56% Required Investment BDT : 20000 (as equity) - 44%
Present salary/drawings from business (estimates)	:	BDT 3000
Proposed Salary		BDT 4000
i. Proposed Business % of present gross profit margin	:	20%
ii. Estimated % of proposed gross profit margin	:	20%
iii. Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



articulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:			
Present items:			25,000
Decoration:			
Advance:			
Present Goods Items (*) :	25000		
Proposed Items (**) :		20,000	20,000
Total Capital	25,000	20,000	45,000

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Item	
Product Name	Amount
Baskets	22000
Others	3000
Total	25000

Propose Item	
Product Name	Amount
Bamboo	17000
Others	3000
Total	20000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales	1000	30000	360000
<i>Less: Cost of sale</i>	800	24000	288000
Profit 20% (A)= C	200	6000	72000
<i>Less: Operating Costs</i>			
shop rent		0	0
Electricity bill		0	0
Genarator Bill		0	0
Night Guard Bill		0	0
Mobile Bill		200	2400
Salary from Business (Self)		3000	36000
Salary from Business (Staff)		0	0
Transport		500	6000
Others (Entertainment)		500	6000
<i>Non Cash Item:</i>			
Depreciation Expenses		0	0
<i>Total Operating Cost (D)</i>		4200	50400
Net Profit (C-D):		1800	21600

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1200	36000	432000	1400	42000	504000
<i>Less: Cost of Sale</i>	960	28800	345600	1120	33600	403200
Profit 20% (A)= C	240	7200	86400	280	8400	100800
Less operating cost :						
shop rent		0	0		0	0
Electricity bill		0	0		0	0
Genarator Bill		0	0		0	0
Night Guard Bill		0	0		0	0
Mobile Bill		200	2400		400	4800
Salary from Business		4000	48000		4000	48000
Transport		500	6000		500	6000
Salary from Business (Staff)		0	0		0	0
Others (Entertainment)		500	6000		500	6000
Depreciation Expenses		0	0		0	0
Total Operating Cost (D)		5200	62400		5400	64800
Net Profit =(C-D)		2000	24000		3000	36000
GT payback			12000			12000
Retained Income:			12000			24000

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	20,000	
Net Profit (Ownership Tr. Fee added back)	24000	36000
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	12,000
Total Cash Inflow	44,000	48000
Cash Outflow		
Purchase of Product	20,000	
Investment Pay Back (Including Ownership Tr. Fee)	12,000	12,000
Payment of GB loan	0	0
Total Cash Outflow	32,000	12,000
Net Cash Surplus	12,000	36,000



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Pleasant personality

WEAKNESS

- Lack of investment

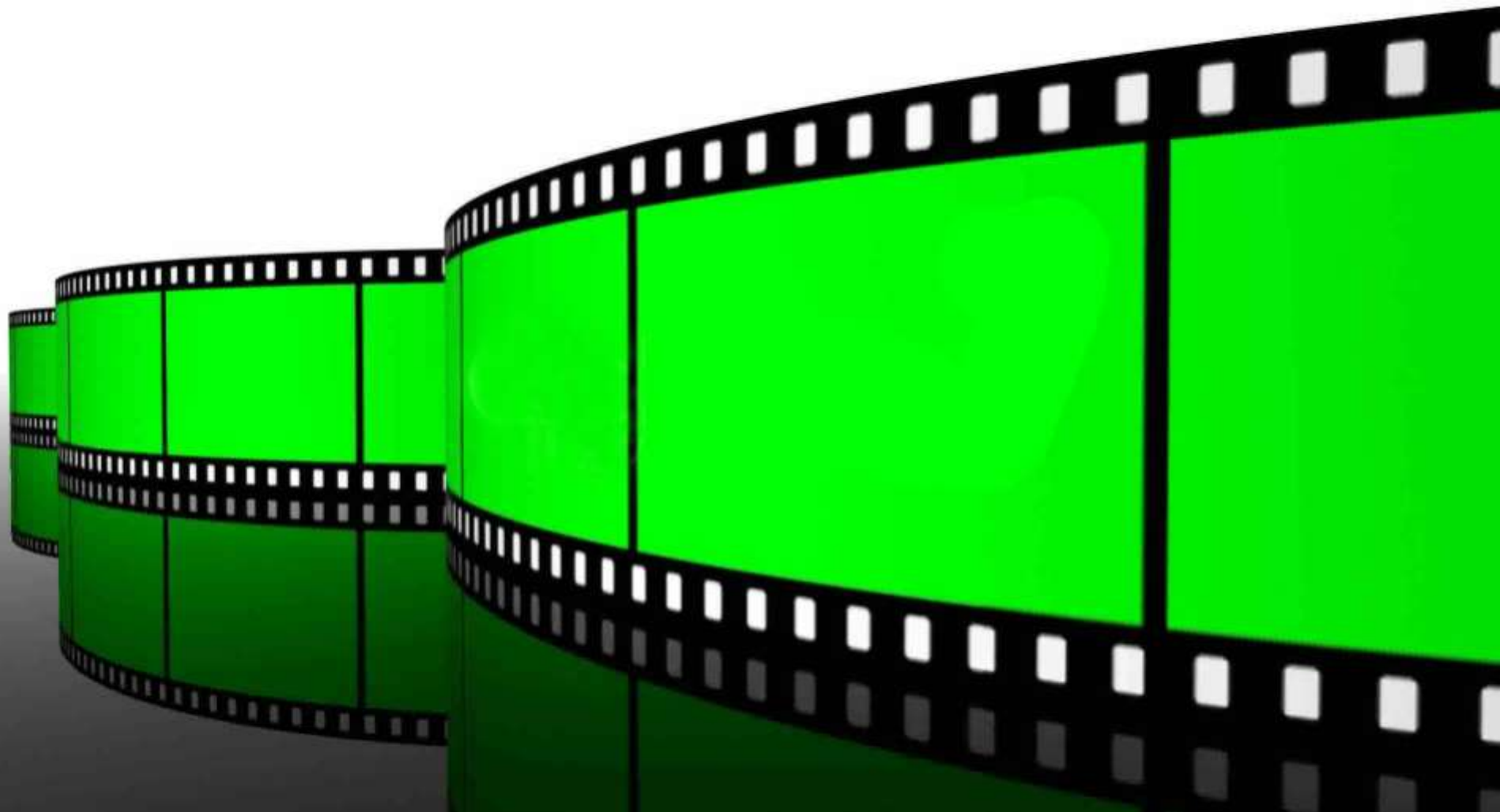
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



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



নাম: রাশ মনিদাস
Name: Rash Moni Dash
স্বামী: কালিপদ মনিদাস
মাতা: শ্রীমতী রানী
Date of Birth: 14 Jan 1983
ID NO: 2611488328295

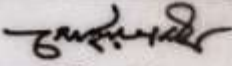
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নাম: কালিপদ মনিদাস
Name: Kalipodo Monidas
পিতা: ফনি মনিদাস
মাতা: মিলি রানী
Date of Birth: 14 Jan 1981
ID NO: 2611488328294

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

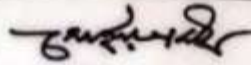
ঠিকানা: গ্রাম/রাস্তা: আটানি পাড়া, সুয়াপুর, ডাকঘর: সুয়াপুর - ১৮২০, ধামরাই, ঢাকা

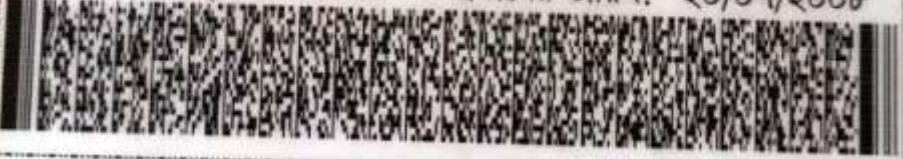

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৭/২০০৮



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Internal Design Lab
on September, 2017 at GT

