### Sonoka Hostho Shilpo



Project by: Sonoka Moni Das Identified by-Md. Masum Mia Verified By: Md. Ziaul Hoque



1

### **BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA**



Name	:	Sonoka Moni Das
Age	:	29/02/1996
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	03 Brothers 02 Sister
<b>Parent's and GB related Info</b> (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother √ Father Momota Bidu chanro moni das Member since: 1990 to 2003 Branch: Katigram, Centre no.00, Group:00 First Ioan: Tk. 2000/- Last Loan: 00 Outstanding: 00
<i>Further Information:</i> (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc (ix) Others		N/A N/A N/A N/A N/A
Education	:	Class-5



Present Occupation	:	Handicrafts Business
Trade License Number	:	N/A
Business Experiences	•	10 Years
Other Own/Family Sources of Income	-	Business
NU Contact Info	:	01766-531344
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 2003. 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	:	Sonoka hosto 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



articulars	Existing	Proposed (BDT)	Total	
	Business (BDT)		(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			Propose Item		
Product Name	Amount		roduct Name	Amount	
Baskets		B	amboo		
	22000			17000	
Other	3000	O	)ther	3000	
Total	25000	Τ	otal	20000	

### **EXISTING BUSINESS OPERATIONS Info.**



Particulars	I	BDT)	
Falticulais	Daily	Monthly	Yearly
Sales	1000	30000	360000
Less: Cost of sale	800	24000	288000
Profit 20% (A)= C	200	6000	72000
Less: Operating Costs			
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
Non Cash Item:			
Depreciation Expenses		0	0
Total Operating Cost (D)		4200	50400
Net Profit (C-D):		1800	21600

### FINANCIAL PROJECTION OF NU BUSINESS PLAN



Dertieulere	۲	fear 1 (BD	T)	Year 2 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales	1200	36000	432000	1400	42000	504000
Less: Cost of Sale	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

9

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

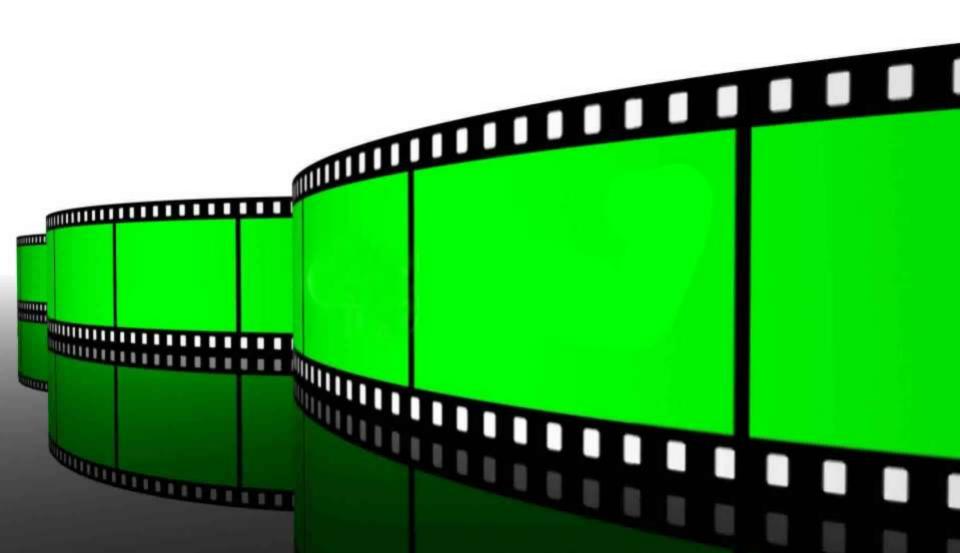


Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	20,000	
Net Profit (Ownership Tr. Fee added back)	24000	36000
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	12,000
Total Cash Inflow	44,000	48000
Cash Outflow		
Purchase of Product	20,000	
Investment 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 <ul> <li>Environment-Friendly.</li> <li>Skilled &amp; Experience</li> <li>Position of his shop beside main road.</li> <li>Pleasant personality</li> </ul>	WEAKNESS Lack of investment
OPPORTUNITIES <ul> <li>Expansion of Business</li> <li>Increasing the number of Customer</li> </ul>	THREATS • Competitor may create. • Fire. • Theft.













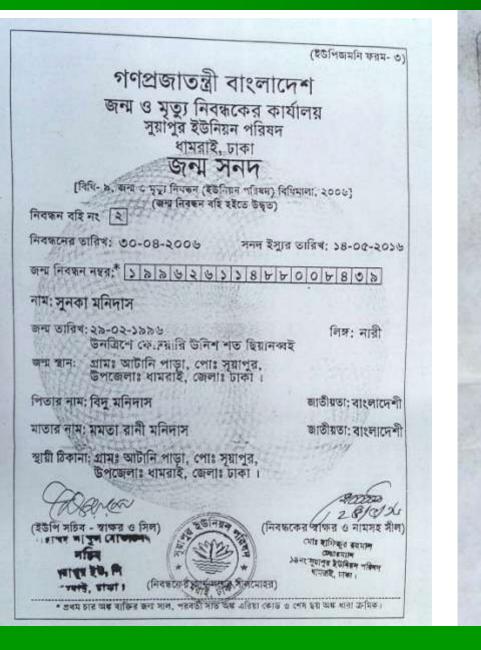
















### Presented at Internal Design Lab on September, 2017 at GT

