Sonoka Hostho Shilpo



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



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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
Parent's and GB related Info (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

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

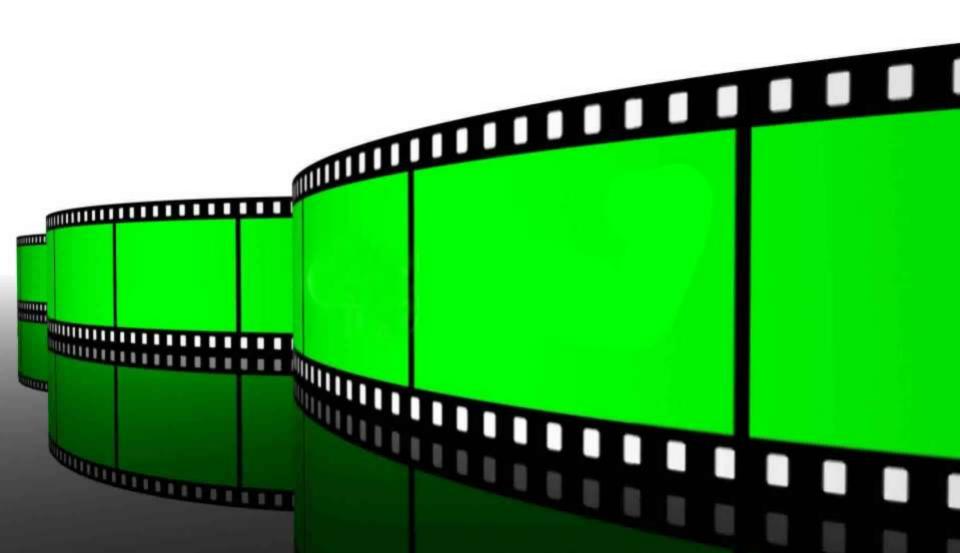


Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	20,000	
Net Profit (Ownership Tr. Fee added back)	24000	36000
Depreciation (Non cash item)	0	0
Opening Balance of Cash Surplus	0	12,000
Total Cash Inflow	44,000	48000
Cash Outflow		
Purchase of Product	20,000	
Investment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













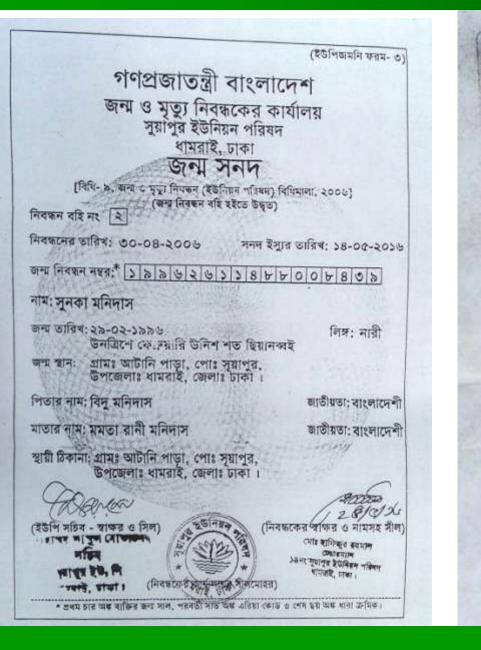
















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