

Maa Sorno Shilpaloy



Project by- Bijoy Chandra Das

Madhobpur Unit
Area 4

Identified By - Md. Ruhul Amin
Verified by- Md. Shakil Ahmed

GRAMEEN TRUST



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

Name	:	Bijoy Chandra Das
Age	:	17 Aug-1984 (33 Years)
Marital status	:	Unmarried
Children	:	0 Son 0 Doaughter
No. of siblings:	:	0 Brother 03 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Ritan Bala Das
(iii) Father's name	:	Gangesh Das
(iv) GB member's info	:	Branch: Horinber Centre : 4/m Group no:05 Loanee no.:1387 Member since:2008-2017 First loan:20,000
Further Information:		Existing loan: 50,000 Outstanding: 6,000
(v) Who pays GB loan installment	:	NU's Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class Eight

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

Present Occupation	:	Jewelry business
Initial Investment	:	50,000
Trade License		152 (2017-2018)
Business Experience And Training Info	:	10 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01751-127660
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2008-2017 (09 years). At first She took 20,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Maa Sorno Shilpaloy
Address/ Location	:	Horinbed Bazar, Madhobpur, Hobigonj
Total Investment in BDT	:	2,75,000
Financing	:	Self BDT- 2,15,000 /-(from existing business) 78% Required Investment BDT-60,000 /-(as equity) 22%
Present salary/drawings from business (estimates)	:	8,000
Proposed Salary		8,000
Proposed Business		20 %
(i)% of present gross profit margin	:	20%
(ii) Estimated %of proposed gross profit margin		
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-1,35,000 Decoration- 30,000 Shop Advance- 50,000	2,15,000		2,15,000
<u>Proposed items:</u>		60,000	60,000
Total Capital	2,15,000	60,000	2,75,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Gold	01 vori	42,000
Silver	150 vori	90,000
Others		3,000
Total Present Stock		1,35,000

Proposed items		
Product Name	Unit (Quantity)	Amount
Gold		40,000
Silver		20,000
Total Proposed items		60,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	1,08,000
<i>Less: Cost of sales (B)</i>	2,400	72,000	8,64,000
Profit (C) [C=(A-B)]	600	18,000	2,16,000
Income from Services	200	6,000	72,000
Gross Profit	800	24,000	2,88,000
<i>Less: Operating Costs</i>			
Electricity bill		500	6,000
Night guard bill			
Shop Rent		2,000	24,000
Mobile bill		500	6,000
Present salary/Drawings- self		8,000	96,000
Present Salary-Staff (..)			
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		800	9,600
Non Cash Item:			
Depreciation Expenses(50,000)*10%		250	3,000
<i>Total Operating Cost (F)</i>		12,050	1,44,600
Net Profit (E-F):		11,950	1,43,400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,200	96,000	11,52,000	3,400	1,02,00	12,24,000
Less: Cost of Sale (B)	2,560	76,200	9,14,400	2,720	81,600	9,79,200
Profit (A-B)=(C)	640	19,200	2,30,400	680	20,400	2,44,800
Income from Services	200	6,000	72,000	200	6,000	72,000
Gross Profit	840	25,200	3,02,400	880	26,400	3,16,800
<i>Less: Operating Costs</i>						
Electricity bill		500	6,000		500	6,000
Night guard bill						
Shop Rent		2,000	24,000		2,000	24,000
Mobile bill		600	7,200		700	8,400
Present salary/Drawings- self		8,500	1,02,000		9,000	1,08,000
Present Salary-Staff (...)						
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		800	9,600		800	9,600
Non Cash Item:						
Depreciation Expenses		250	3,000		250	3,000
Total Operating Cost		12,650	1,51,800		13,250	1,59,000
Net Profit (C-D) = (E)		12,550	1,50,600		13,150	1,57,800
GT payback			36,000			36,000
Retained Income:			1,14,600			1,21,800

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	
1.2	Net Profit	1,50,600	1,57,800
1.3	Depreciation (Non cash item)	3,000	3,000
1.4	Opening Balance of Cash Surplus		1,17,600
	Total Cash Inflow	2,13,600	2,78,400
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	1,17,600	2,42,400

SWOT ANALYSIS

STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

২নং হরিপুর ইউনিয়ন পরিষদ

হরপুর, হরিপুর, জেলাঃ প্রাচ্যবঙ্গবিহা।

স্বাক্ষর সনদের অনুমতি পত্র

বই নং: ০২

স্বাক্ষর নং: 152

নাম: শ্রীঃ বিজয় চন্দ্র দাস

পিতা/মাতা নাম: গণেশ দাস

জন্ম তারিখ: ১৭/০৮/১৯৮৪

বাস: হরিপুর, জেলাঃ প্রাচ্যবঙ্গবিহা।

পেশা: কৃষক

জাতীয়তা: বাংলাদেশি

স্বাক্ষর: [Signature]

তারিখ: ২০-০৮-২০১৭

স্বাক্ষর: [Signature]

তারিখ: ২০-০৮-২০১৭

গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র

নাম: বিজয় চন্দ্র দাস

Name: Bijoy Chandra Dus

পিতা: গণেশ দাস

মাতা: রীতন বাজা দাস

Date of Birth: 17 Aug 1984

ID NO: 1219073751045

[Photo]

[Signature]

"স্বাধীনতা মরণোত্তর"

"স্বাধীনতা মরণোত্তর আইন, ১৯৮০ (১৯৮০ আইন ৬৬)"



গৃহীত ব্যক্তিক

বাংলাদেশ গৃহায়ত্ত্ব মন্ত্রণালয়, ঢাকা

সহজ অণ্ডেত পাল বই

নাম: মৃগী বালী দাস

পিতা: মৃগী

পিতার নাম: মৃগী

মাতার নাম: মৃগী

জন্ম তারিখ: ২৯/০৩/৬৭

জন্ম স্থান: মৃগী

মুঠ ছবি/ছবি



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয়পত্র



নাম: রীতিকা বালী দাস

Name: Ritika Bala Das

স্থানীয়: মৃগী দাস

মাতা: মৃগী মিলন বালী দাস

Date of Birth: 29 Mar 1967



ID NO: 1219073751008





















thank
you!