Project Name: Somrat Hosto Shilpo



Project by: Saima Begum

Identified by-: Md. Mofizul Islam Fakir

Unit Manager (Manikganj Unit) Verified By: Md. Nazmul karim

Manikganj Unit Anchal- 03

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	•	Sima begum
Age		15.10.1982 (35 Years)
Marital status	••	Married
Children		02 children
No. of siblings:		02 Brothers, 01 sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name		Mother
(iv) GB member's info	:	Branch: ghior, Centre #, 02/M, Group no : 07, Lonee No. : 2690 Member since -2000, First loan: 2,000
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii)Any other loan like GCCN, GKF (ix) Others		Existing loan: N/A , Outstanding: N/A N/A N/A N/A N/A N/A N/A N/A
Education	••	Class Five

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

Present Occupation	:	Handy craft Business
Trade License/ Drug License		324(2017-2018)
Business Experience	:	10 Years
And Training Info	:	N/A
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01754011506
NU Project Source/Reference	:	Manikgonj Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000 to2015(15 years). At first he took 2,000 taka from GB. NU Mother use GB Loan. NU's Mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

PROPERTY IN INC.	112	IN UNDERTON A SULSIVE SA INVERT
Business Name	:	Somrat hosto shilpo
Address/ Location	-	Golapnogor, Manikgonj
Total Investment in BDT	:	120000/-
Financing	:	Self BDT 80,000/= (from existing business) 67% Required Investment BDT 40,000/-(as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary		BDT 8,000
Proposed Business (i) % of present gross profit margin (ii) Estimated % of proposed gross profit margin	:	30%
(iii) Agreed grace period		2 months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
present stock items: : Goods:: 80,000/=	80,000/=		80,000/=
Proposed Stock Items: Total Items : 40,000		40,000	40,000
Total Capital	80,000/=	40,000/-	1,20,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Doubles	Existing Business (BDT)				
Particulars Particulars Particulars	Daily	Monthly	Yearly		
Sales	2,000	60,000	7,20,000		
Less: Cost of Goods	1400	42,000	5,04000		
Profit (30%) [A]	600	18,000	2,16,000		
Less: Operating Costs					
Electricity bill		50	600		
Transport		1,000	12,000		
Mobile bill		300	3,600		
Present salary/Drawings- self		7,000	84,000		
Present salary employee - (3)		3,000	36,000		
Others(Chada, SMS, TL)		100	1200		
Non Cash Item:					
Depreciation Expense(15,000*10%)		150	1,500		
Total Operating Cost (D)		11600	1,39200		
Net Profit (C-D):		6400	76800		

FINANCIAL PROJECTION OF NU BUSINESS PLAN

		Year 1 (BD	T)	Year 2 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales	3,000	90,000	10,80,000	4,000	1,20,000	14,40,000	
Less: Cost of Goods	2100	63,000	7,56,000	2800	84,000	1,008000	
Profit (30%) [A]	900	27,000	3,24,000	1200	36,000	4,32,000	
Less: Operating Costs							
Electricity bill		50	600		50	600	
Transport		1,100	13,200		1,200	14,400	
Mobile Bill		350	4,200		400	4,800	
Present salary/Drawings- self		8,000	96,000		8,000	96,000	
Present salary employee-(3)		4,000	48,000		4,000	48,000	
Others (Chada,SMS,TL)		100	1200		100	1200	
Non Cash Item:							
Depreciation Expenses(15,000*10%)		150	1,500		150	1,500	
Total Operating Cost (E)		13750	164,700		13900	166200	
Net Profit		13250	159300		22100	2,65800	
Gt payback			24,000			24,000	
Retained Income:			1,35,300			2,41,800	

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

SI # bv	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	40,000	
1.2	Net Profit	1,59000	2,65,200
1.3	Depreciation (Non cash item)	1,500	1,500
1.4	Opening Balance of Cash Surplus	-	1,36500
	Total Cash Inflow	200500	403,200
2.0	Cash Outflow		
2.1	Purchase of Product	40,000	
2.2	Payment of GB Loan	-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000
	Total Cash Outflow	64,000	24,000
3.0	Net Cash Surplus	1,36500	379,200

SWOT Analysis

Strength

- > Availability of Products Sourcing.
- ➤ Skilled & 10 Years of Experience

W EAKNESS

> Lack of capital

OPPORTUNITIES

- > Expansion Of Business
- > Only one in this area.
- > To acquire financial solvency

THREATS

- > Fire
- > Theft

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items			
Product name with quantity	Amount		
Bambo Items	60,000		
Rope items	10,000		
Others items	10,000		
Total Present Stock	80,000/=		

Proposed items	
Product Name with quantity	Amount
Varieties Bambo Items	40,000
Total Proposed Stock	40,000/=

Picture























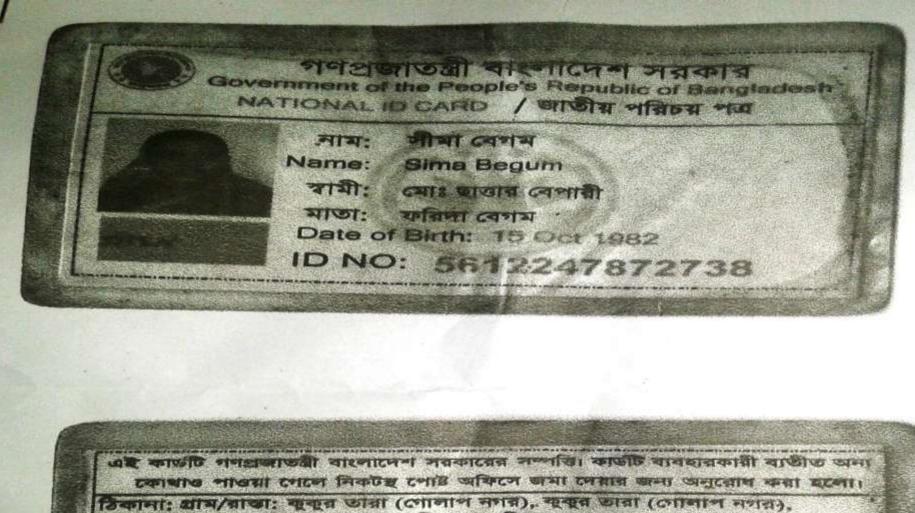


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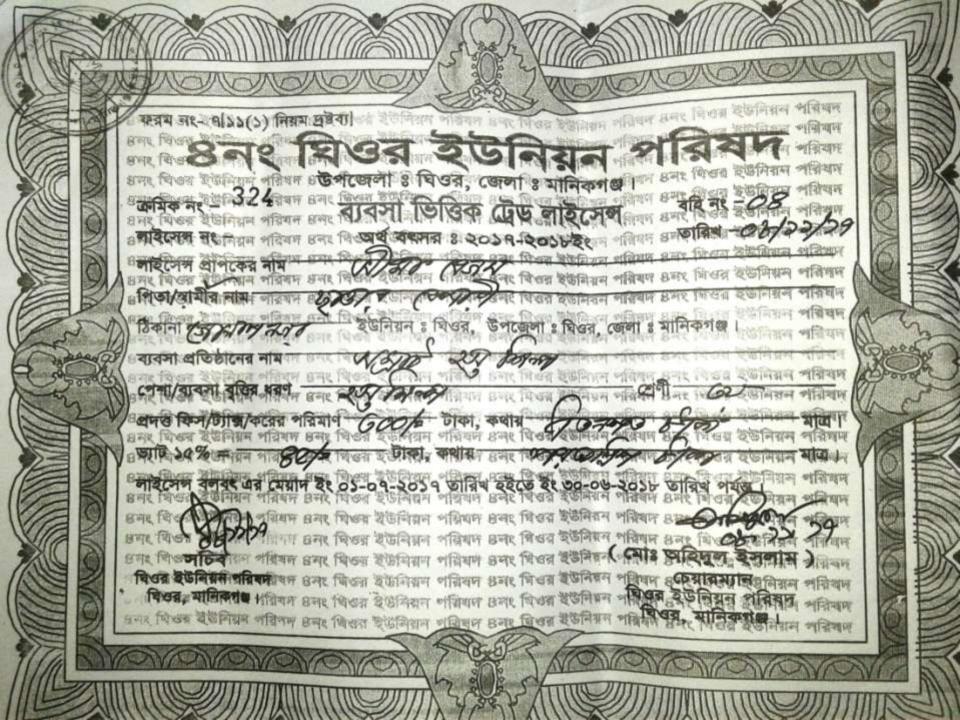
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নাম ২০ বিদ্ কেন্দ্রের নাম গাং সারা খ্যানা স্কুত্র শাখা



प्राक्तमतः चित्रत - ১৮৪०, चित्रतं, मानिकरातं प्राक्तमतः चित्रतं - २०८०, चित्रतं मानिकरातं वानानकातो क्षण्यत्वतं सामग्रतं वानाव्यतं चात्रियः ०১/०५/२००५



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