

**PROPOSED NU BUSINESS NAME : SHOYA SHILPALOY**



**NU Identified, Verified and PP Prepared by :**

**Abu Musa Bhuiyan**  
(Chandpur Sadar Unit)

Presented by  
**Ranjit Das**

**GRAMEEN TRUST**



# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Ranjit Das
Age	:	34 Years
Marital status	:	Married
Children	:	2 Daughters
No. of siblings:	:	2 Brothers, 1 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	:	Mrs. Shova Rani
(iii) Father's name	:	Mr. Haradhon Das
(iv) GB member's info	:	Member since: 14-1-1997 Branch: Bakila Centre # 38(M), Loanee no.: 6008 First loan: Tk. 5,000 Total Amount Received: Tk. 9,70,000 Existing loan: Tk. 140000 Outstanding: Tk. 72240
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	Eight

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

Present Occupation	:	Business
Trade License	:	621
Business Experiences	:	<b>15 years</b>
Other Own/Family Sources of Income	:	Agriculture, Shop Rent.
Other Own/Family Sources of Liabilities	:	No
NU Contact Info	:	<b>01814351812</b>
NU Project Source/Reference	:	GT Chandpur Sadar Unit Office, Chandpur

# ***BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY***

NU's Mother has been a member of Grameen Bank Since 1997 (17 years). At first she took a loan amount of BDT 5,000 from Grameen Bank. She bought agricultural land using GB Loan. NU expanded his existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

# PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<b>Shova Shilpaloy</b>
Address/ Location	:	Bakila Bazar, Besides of Comilla-Chandpur Road, Hajigonj, Chandpur sadar, Chnadpur.
Total Investment in BDT	:	430,000
Financing	:	Self BDT :2,80,000 (from existing business) - 65% Required Investment BDT : 1,50,000 (as equity) - 35 %
Present salary/drawings from business (estimates)	:	BDT 9000
Proposed Salary		BDT 9000
i. Proposed Business % of present gross profit margin	:	19%
ii. Estimated % of proposed gross profit margin	:	19%
iii. Agreed grace period	:	3 months

# **PRESENT & PROPOSED INVESTMENT BREAKDOWN**

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	<b>(1)</b>	<b>(2)</b>	<b>(1+2)</b>
<b>i. Present stock items:</b> 4(Four) Vori Gold : 1,60,000 Advance : 50,000 Fan( One) : 1,000 Volt : 25000 Show Case : 4,000 Machine : 20000 Mobile Set (5) : 20,000	2,80,000		
<b>Proposed Stock Items:</b>  04(Four) Vori Gold 1,50,000		1,50,000	
<b>Total Capital</b>	<b>2,80,000/-</b>	<b>1,50,000/-</b>	<b>4,30,000/-</b>

# INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales	1,20,000	14,40,000
<i>Less: Cost of sales</i>	97,500	11,70,000
<b>Profit (19%) [A]</b>	<b>22,500</b>	<b>2,70,000</b>
<b><i>Less: Operating Costs</i></b>		
Electricity bill	400	4800
Shop Rent	2000	24000
Entertainment	500	6000
Night Guard Bill	200	2400
Mobile Bill	200	2400
Generator Bill	150	1800
Salary(Employee)----01	6000	72000
Present salary/Drawings- self	9000	1,08,000
Others .	100	1200
<b>Non Cash Item:</b>		
Depreciation Expenses	250	3000
<b>Total Operating Cost (D)</b>	<b>18800</b>	<b>225600</b>
<b>Net Profit (C-D):</b>	<b>3700</b>	<b>44400</b>

# FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Sales (3.50 vori* 40,000)	1,40,000	16,80,000	1,50,000	18,00,000	1,50,000	18,00,000
<i>Less: Cost of sales</i>	1,13,400	13,60,800	1,21,500	14,58,000	1,21,500	14,58,000
<b>Profit (19%) [A]</b>	<b>26,600</b>	<b>3,19,200</b>	<b>28,500</b>	<b>3,42,000</b>	<b>28,500</b>	<b>3,42,000</b>
<i>Less: Operating Costs</i>						
Electricity bill	500	6000	500	6000	600	7200
Entertainment	500	6000	500	6000	500	6000
Mobile bill	300	3600	300	3600	400	4800
Present salary/Drawings- self	9000	108000	9000	108000	9000	108000
Shop Rent	2000	24000	2000	24000	2000	24000N
Night Guard Bill	200	2400	200	2400	200	2400
Generator Bill	150	1800	200	2400	200	2400
Present Salary (Employee-1)	7000	84,000	7,000	84,000	7000	84,000
Others (Chada)	100	1200	100	1200	150	1800
Depreciation Expenses	250	3000	250	3000	250	3000
<b>Total Operating Cost (E)</b>	<b>20,000</b>	<b>240000</b>	<b>20100</b>	<b>2,41,200</b>	<b>20,350</b>	<b>2,44,200</b>
<b>Net Profit</b>	<b>6600</b>	<b>79,200</b>	<b>8,400</b>	<b>100800</b>	<b>8150</b>	<b>97800</b>
<b>GT payback</b>		<b>60,000</b>		<b>60,000</b>		<b>60,000</b>
<b>Retained Income:</b>		<b>19,200</b>		<b>40,800</b>		<b>37,800</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1.0</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	1,50,000		
1.2	Net Profit (Ownership Tr. Fee added back)	79200	100800	97800
1.3	Depreciation (Non cash item)	3000	3000	3000
1.4	Opening Balance of Cash Surplus	-	22200	73200
	<b>Total Cash Inflow</b>	<b>232200</b>	<b>133200</b>	<b>174000</b>
<b>2.0</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	1,50,000		
2.2	Payment of GB Loan*	-		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	<b>210000</b>	<b>60000</b>	<b>60000</b>
<b>3.0</b>	<b>Net Cash Surplus</b>	<b>22200</b>	<b>73200</b>	<b>114000</b>

**\* As Father of NU is liable to pay GB loan, So, Payment of GB loan is not enlisted here.**

# SWOT ANALYSIS

## **S**TRENGTH

- Availability of Products Sourcing.
- Skilled & 15 Years of Experience
- Position of his store beside main road.

## **W**EAKNESS

- Opponent in same areas
- Lack of Fund

## **O**PPORTUNITIES

- Expansion Of Business
- To acquire financial solvency

## **T**HREATS

- Fire
- Theft

Pictures













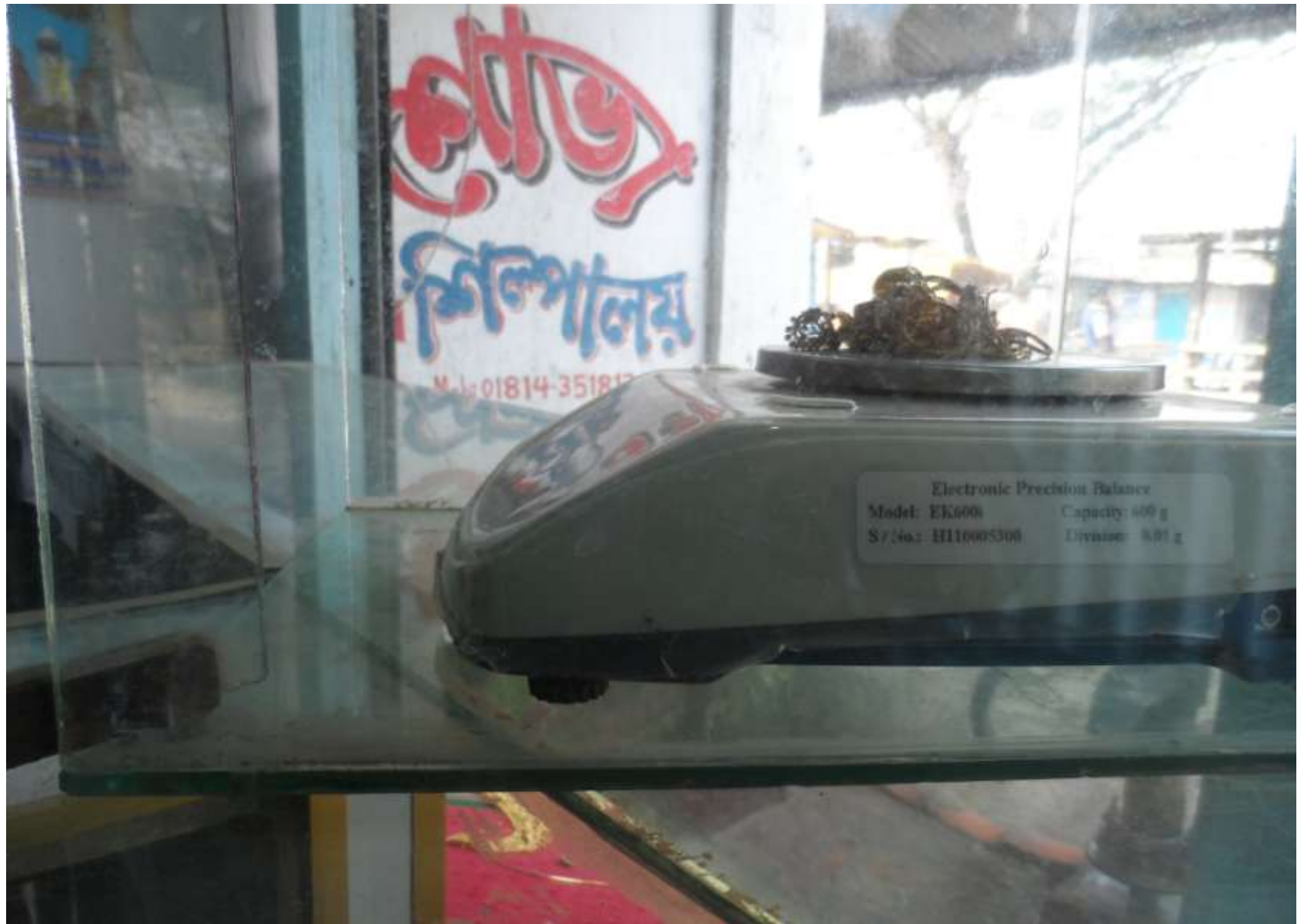












Electronic Precision Balance  
Model: EK600      Capacity: 600 g  
S/N (no.): H110005300      Division: 0.01 g

মোড়  
শিল্পালয়  
01814-35181

Presented at GT's 4<sup>th</sup> Internal Design Lab on  
March 9, 2015 at Grameen Trust

*Thank you*