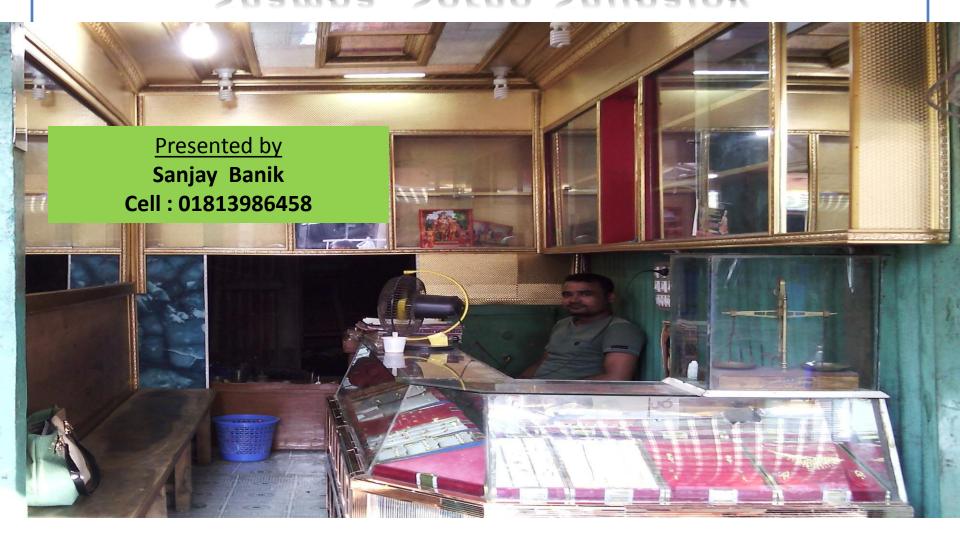
## Shampa Sorno Shilpalox



NU Identified and PP Prepared by:
Sonia Sultana (Chandpur Sadar)



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	•••	Sanjay Banik
Age	••	29-01-1987 (28years)
Marital status	••	Unmarried
Children	••	
No. of siblings:	:	01 Brothers & 2Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother Father
(ii) Mother's name	:	Mrs. Dipali Rani Bonik
(iii) Father's name	:	Shudarson Bonik
(iv) GB member's info	:	Branch: Narayonpur, Centre #08(M), Loan no.:1489/1,
		Member since 2005, First loan: Tk.10000
		Existing loan: 200000, Outstanding: Nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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,	•	Class Eight

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

Present Occupation	:	Business License no : 09/2015/16
Business Experiences and Training Info	:	10 years
Other Own/Family Sources of Income	:	Business ,Agriculture , Fisheries
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	Chandpur Sadar Unit , Chandpur
Others information		Mobile no -01813986458

# BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (10 years). NU invested GB Loan in his business and repaired their own house from the income of his business and also purchased some lands. NU's mother gradually improved their living standard by using GB loan.

#### PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shampa Sorno Shilpaloy
Address/ Location	:	Narayonnpur , Dakkhin matlab , Chandpur.
Total Investment in BDT	:	400000
Financing	•	Self BDT 250000 (from existing business) 62. % Required Investment BDT 150000 (as equity) 38.%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business  (i) % of present gross profit margin  (ii) Estimated % of proposed gross profit margin  (iii) Agreed grace period	:	20% 20% 2 months

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present Stock Items :  (i) Gold ( 5 vori*36000) 180000  ii) Silver (20 vori *1000) 20000  iii) Furniture & Decoration 50000	250000		250000
I ) Proposed Items : Gold (old 4 vori *34000) 136000 Silver - (14 vori * 1000) 14000		150000	150000
Total Capital	250000	150000	400000

#### INFO ON EXISTING BUSINESS OPERATIONS

Doutionlone	Existing Business (BDT)					
Particulars Particulars Particulars	Daily	Monthly	Yearly			
Sales (A)	4000	120000	1440000			
Less: Cost of sales (B)	3200	96000	1152000			
Gross Profit (C) [C=(A-B)]	800	24000	288000			
Less: Operating Costs						
Electricity bill		350	4200			
Generator		200	2400			
Night Guard bill		60	720			
Mobile bill		500	6000			
Present salary/Drawings- self		8000	9600			
Present salary-Employee (no. of employees 01)		5000	60000			
Others cost (Transport, fees, u.p tax etc)		200	2400			
Non Cash Item:						
Depreciation Expenses (50000*10%)		416	5000			
Total Operating Cost (D)		15726	188712			
Net Profit (C-D):		8274	99288			

#### FINANCIAL PROJECTION OF NU BUSINESS PLAN

	45.65		ACTUAL OF THE						
		Year 1 (BD	T)	Year 2 (BDT)			Year 3 (BDT)		
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5000	150000	1800000	5500	165000	1980000	6000	180000	2160000
Less: cost of sales (B)	4000	120000	1440000	4400	132000	1584000	4800	144000	1728000
Gross Profit (C) [C=(A-B)]	1000	30000	360000	1100	33000	396000	1200	36000	432000
Less: Operating Costs									
Electricity bill		350	4200		400	4800		400	4800
Generator		200	2400		200	2400		200	2400
Shop Rent		own			own				
Night Guard bill		60	720		60	720		60	720
Entertainment		200	2400		200	2400		200	2400
Mobile Bill (SMS &		600	7200		600	7200		600	7200
Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff					F000	60000		5000	60000
(no.01 )		5000	60000		5000	80000		5000	60000
Others		200	2400		200	2400		200	2400
Non Cash Item:									
<b>Depreciation Expenses</b>		416	5000		416	5000		416	5000
Total Operating Cost (D)		15026	180320		15076	180920		15076	180920
(Net Profit C-D):		14974	179680		17924	215080		20924	251080
Pay back with Tr, fee			60000			60000			60000
Retained Income:	119680			155080			191080		

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

SI#	Particulars	Year 1 (BDT)	) Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	179680	215080	251080
1.3	Depreciation (Non cash item)	5000	5000	5000
1.4	Opening Balance of Cash Surplus		124680	284760
	Total Cash Inflow	334680	344760	540840
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	124680	284760	480840

## SWOT ANALYSIS

# Strength

Skilled and 10 years of Experience Ownership of Business: Provide quality products

# **O**PPORTUNITIES

Huge demand in locality Expansion his business New Designs

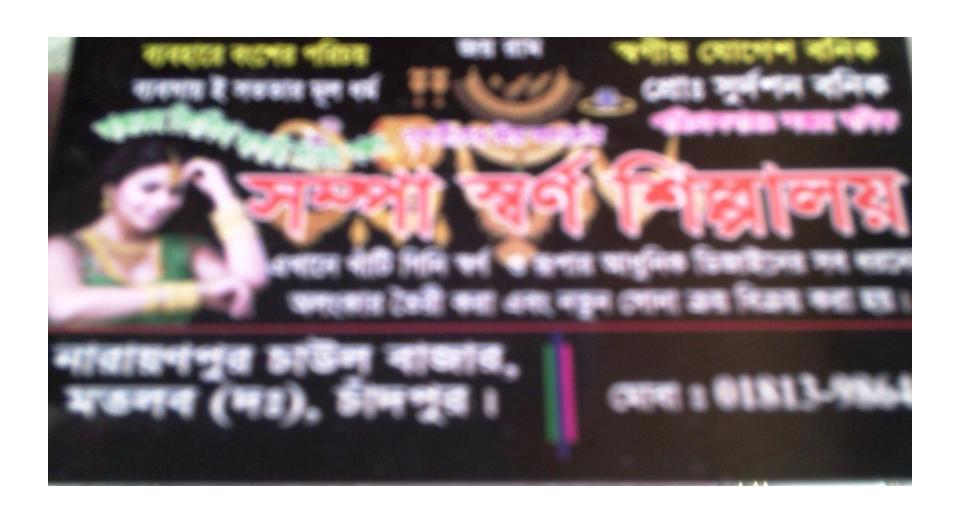
### **W**EAKNESS

Credit sale Less capital

#### THREATS

Fire
Theft
Political unrest



















#### গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / ছাতীর পরিচয় পত্র



নাম: সঞ্জয় বলিক

Name: Sangay Banik

পিতা: সুদর্শন বনিক

মাতা: দিপালী রানী বনিক

Date of Birth: 29 Jun 1987

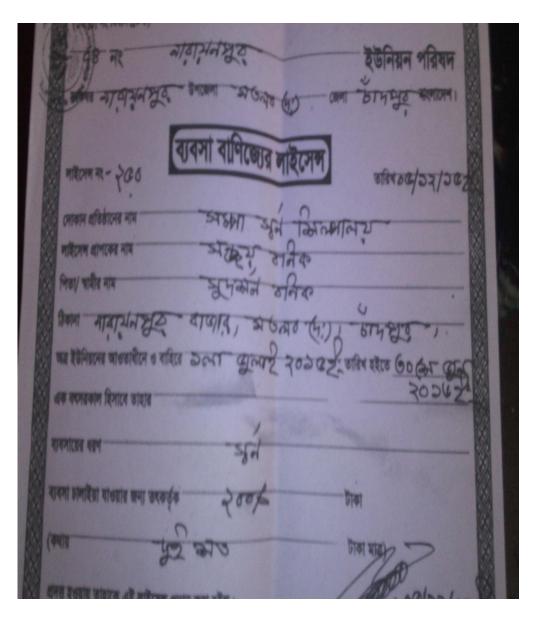
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ID NO: 1317634052117

এই কাৰ্ডীট গণপ্ৰজাতত্ত্ব ৰাংলাদেশ সরকারের সম্পত্তি। কাৰ্ডীট ব্যবহারকারী ব্যতীত জন্য কোৰাও পাওয়া গোলে নিকটছ পোট জকিলে জন্ম দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: বাসা/হোতিং বনিক বাড়ি, গ্রাম/রাত্তা: নারায়নপুর, ভাক্ষর: নারায়নপুর -৩৬৪০, মকলব দক্ষিণ, চাঁদপুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৭/২০০৮



# Presented at 28<sup>th</sup> Internal SB Design Lab on 18 January, 2016

#### more information

**Grameen Trust** 

Phone No: 9017038

Sangoy bonik

**Cell No**: 01813986458

