

Chapela Hosto Shilpo



Project by: Chapela Rani
Identified by: Joniul Islam
Verified By: Md. Ziaul Hoque

Dhamrai Unit Anchal-03
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| | | |
|--|---|---|
| Name | : | Chapela Rani |
| Age | : | 14/01/1973 |
| Marital status | : | Married |
| Children | : | 01 Son 02 Daughters |
| No. of siblings: | : | 01 Brother 02 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 | : | Kali Dasi |
| (iii) Father's name | : | Late Chan Mohan |
| (iv) GB member's info | : | Member since: 1990 to 2002 Branch: Katigram, Centre no.00, Group:00 First loan: Tk. 2000/- Last Loan: Nil Outstanding: Nil |
| 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-4 |

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



| | | |
|---|---|----------------------------------|
| Present Occupation | : | Handicrafts Business |
| Trade License Number | : | N/A |
| Business Experiences | : | 10 Years |
| Other Own/Family Sources of Income | : | Business |
| NU Contact Info | : | 01687-391885 |
| 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 2002. 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 | : | Chapela 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 |

PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars | Existing Business (BDT) | Proposed (BDT) | Total |
|--------------------------------------|-------------------------|----------------|---------------|
| | | | (BDT) |
| Investments in different categories: | | | |
| Present items: | | | 25,000 |
| Decoration: | 0 | | |
| Advance: | 0 | | |
| 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 | |
|--------------|--------------|
| Product Name | Amount |
| Baskets | 22000 |
| Others | 3000 |
| Total | 25000 |

| Propose Item | |
|--------------|--------------|
| Product Name | Amount |
| Bamboo | 17000 |
| Others | 3000 |
| Total | 20000 |

EXISTING BUSINESS OPERATIONS Info.



| Particulars | Existing Business (BDT) | | |
|--|-------------------------|-------------|--------------|
| | Daily | Monthly | Yearly |
| Sales | 1200 | 36000 | 432000 |
| <i>Less: Cost of sale</i> | 960 | 28800 | 345600 |
| Profit 20% (A)= C | 240 | 7200 | 86400 |
| <i>Less: Operating Costs</i> | | | |
| shop rent | | 0 | 0 |
| Electricity bill | | 0 | 0 |
| Genarator Bill | | 0 | 0 |
| Night Guard Bill | | 0 | 0 |
| Mobile Bill | | 0 | 0 |
| Salary from Business (Self) | | 3000 | 36000 |
| Salary from Business (Staff) | | 0 | 0 |
| Transport | | 600 | 7200 |
| Others (Entertainment) | | 500 | 6000 |
| <i>Non Cash Item:</i> | | | |
| Depreciation Expenses | | 0 | 0 |
| <i>Total Operating Cost (D)</i> | | 4100 | 49200 |
| Net Profit (C-D): | | 3100 | 37200 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | |
|---------------------------------|--------------|-------------|---------------|--------------|--------------|---------------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales | 1500 | 45000 | 540000 | 1700 | 51000 | 612000 |
| <i>Less: Cost of Sale</i> | 1200 | 36000 | 432000 | 1360 | 40800 | 489600 |
| Profit 20% (A)= C | 300 | 9000 | 108000 | 340 | 10200 | 122400 |
| 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 | | 300 | 3600 |
| Salary from Business | | 4000 | 48000 | | 4000 | 48000 |
| Salary from Business (Staff) | | 0 | 0 | | 0 | 0 |
| Others (Entertainment) | | 600 | 7200 | | 600 | 7200 |
| Depreciation Expenses | | 0 | 0 | | 0 | 0 |
| Total Operating Cost (D) | | 4800 | 57600 | | 4900 | 58800 |
| Net Profit =(C-D) | | 4200 | 50400 | | 5300 | 63600 |
| GT payback | | | 12000 | | | 12000 |
| Retained Income: | | | 38400 | | | 51600 |

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) | 50400 | 63600 |
| Depreciation (Non cash item) | 0 | 0 |
| Opening Balance of Cash Surplus | 0 | 38,400 |
| Total Cash Inflow | 70,400 | 102000 |
| 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 | 38,400 | 90,000 |



STRENGTH

- Environment-Friendly.
- Skilled & Experience
- Pleasant personality

WEAKNESS

- Lack of investment

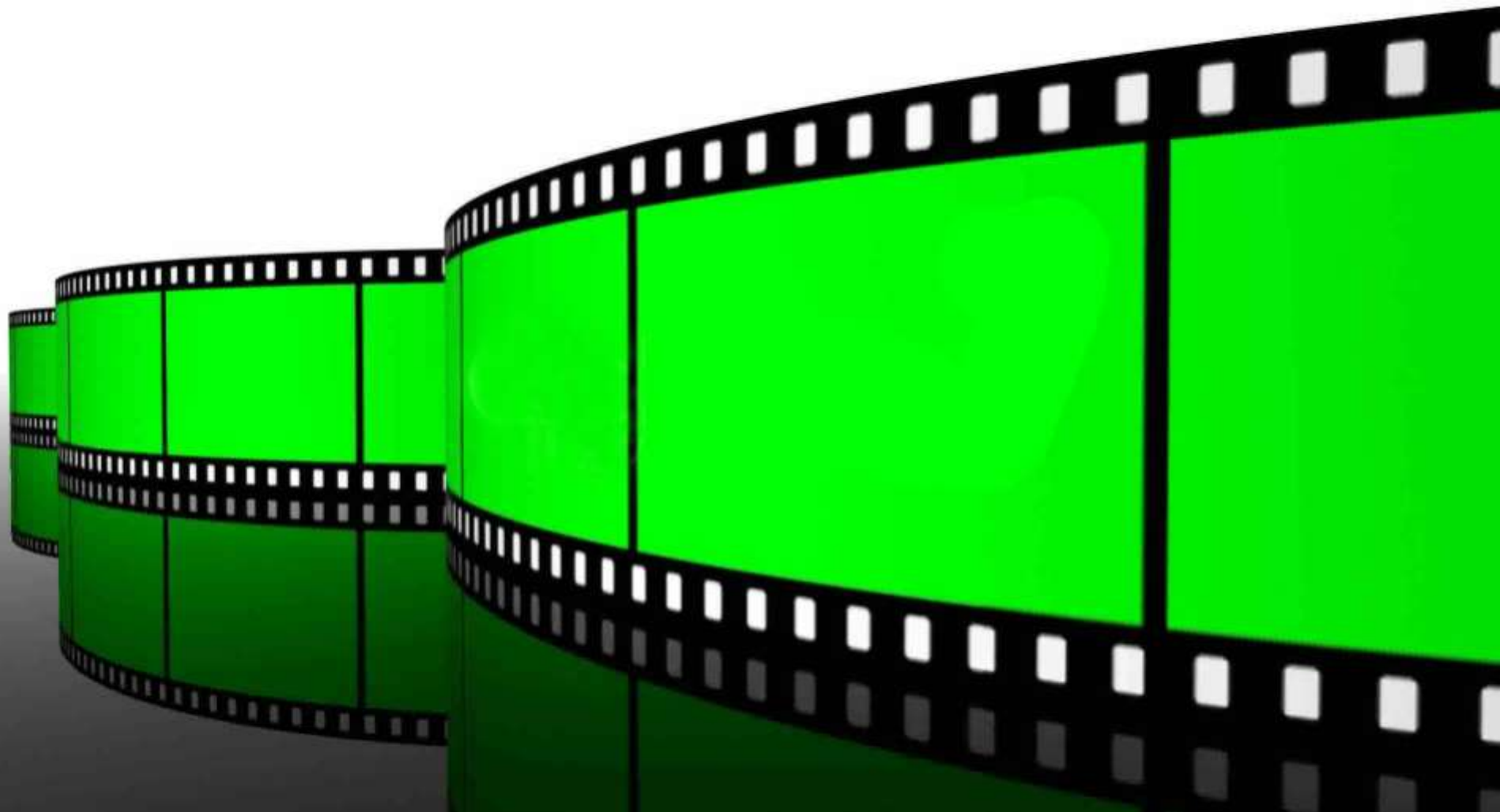
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs



Photographs



Photographs



Photographs



Photographs







গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: চপেলা রানী
Name: Chapela Rani
স্বামী: সুনীল মনিদাস

মাতা: কালিদাসি
Date of Birth: 14 Jan 1973



ID NO: 2611488328234



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: সুনীল মনিদাস
Name: Sunil Monidus

পিতা: মৃত নীলামবর
মাতা: মৃত সদাঘী

Date of Birth: 14 Jan 1963



ID NO: 2611488328233

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: আটানি পাড়া, সুয়াপুর, ডাকঘর: সুয়াপুর - ১৮২০, ধামরাই, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৭/২০০৮



এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য কোথাও পাওয়া গেলে নিকটস্থ পোস্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: আটানি পাড়া, সুয়াপুর, ডাকঘর: সুয়াপুর - ১৮২০, ধামরাই, ঢাকা

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৭/২০০৮





Presented at
Internal Design Lab
on October, 2017 at GT

