

# SUFIA HANDICRAFTS



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**Grameen Shakti SamaJik Byabosha Ltd.**

## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>SUFIA AKTER (SATHI)</b>
Age	:	12-12-1997 (17 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brother & 2 Sisters
Present Address		Vill: Faydabad P.O: Faydabad Madrasha P.S: Dokshinkhan Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JOBEDA</b>
(iii) Father's name	:	<b>SHOFI ALOM</b>
(iv) GB member's info	:	Branch: Uttarkhan Centre # 12 (Female), Member ID: 1786, Group No: 04 Member since: 01-05-2003 (11 Years) First loan: BDT 10,000.
Further Information:		Existing loan: BDT 1,45,000 Outstanding loan: BDT 1,00,000
(v) Who pays GB loan installment	:	Father No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Two years experience in running business. She has one year hand training from her mother.
Other Own/Family Sources of Income	:	Father's Income (Auto rickshaw driving)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01779-551382
Mother Contact No.	:	01757-615893
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dokshinkhan Unit

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

Jobeda is a member of Grameen Bank since 11 years. At first she took 10,000 taka loan from Grameen Bank. Jobeda gradually took loan from GB. Utilize loan in her husband auto rickshaw. Currently she has an auto rickshaw. She made a semi paka building.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>SUFIA HANDICRAFTS</b>
Location	:	At entrepreneur own house, Faydabad, Dokshinkhan, Dhaka
Total Investment in BDT	:	BDT 1,25,500
Financing	:	Self BDT 50,500 (from existing business) 40% Required Investment BDT 75,000 (as equity) 60%
Present salary/drawings from business (estimates)	:	5,000 Taka
Proposed Salary	:	7,000 Taka
Implementation	:	<ul style="list-style-type: none"><li>▪Design in the pillow cover, bed sheet, wall mate, sofa cushion etc.</li><li>▪This design is prepared by labor from Gaibandha district.</li><li>▪20 family of Gaibanda district are involve in this work.</li><li>▪This type of cloth has huge demand, After getting equity fund the cloth will be supply in the area of Gulshan &amp; Uttara.</li><li>▪By this work twenty family will be find the way of income.</li><li>▪Collects cloths from New Market, Dhaka.</li><li>▪The business is operating by entrepreneur.</li><li>▪Agreed grace period is 4 months.</li></ul>

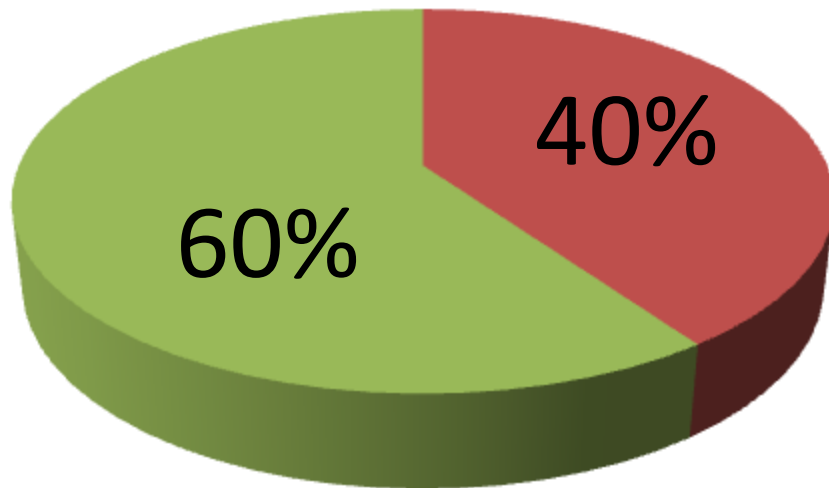
# Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue (sales)</b>		
Sofa cushion (800 x 10)	8,000	96,000
Wall mat large (1600 x 5)	8,000	96,000
Wall mat small (875 x 15)	13,125	157,500
Pillow cover (550 x 3)	11,000	132,000
Bed cover (2000 x 3)	6,000	72,000
Saree (750 x 4)	3,000	36,000
Three piece (600 x 4)	2,400	28,800
<b>Total Sales (A)</b>	<b>51,525</b>	<b>618,300</b>
<b>Less. Variable Expense</b>		
Sofa cushion Incl. wages, cloth (550 x 10)	5,500	66,000
Wall mat large Incl. wages, cloth (1300 x 5)	6,500	78,000
Wall mat small Incl. wages, cloth (650 x 15)	9,750	117,000
Pillow cover Incl. wages, cloth (400 x 3)	8,000	96,000
Bed cover Incl. wages, cloth (1700 x 3)	5,100	61,200
Saree (600 x 4)	2,400	28,800
Three piece (450 x 4)	1,800	21,600
<b>Total variable Expense (B)</b>	<b>39,050</b>	468,600
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>12,475</b>	<b>149,700</b>
<b>Less. Fixed Expense</b>		
Electricity Bill	400	4,800
Transportation	2,000	24,000
Entertainment	1,200	14,400
Salary (self)	5,000	60,000
<b>Total fixed Cost (D)</b>	<b>8,600</b>	<b>103,200</b>
<b>Net Profit (E) [C-D]</b>	<b>3,875</b>	<b>46,500</b>

## Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Sofa Cushion, Wall mate, Bed cover, Pillow cover, Thread, Stone, Plastic crystal etc	34,500	50,000	84,500
Saree, Three-piece	10,000	25,000	35,000
Sewing machine	6,000	-	6,000
<b>Total</b>	<b>50,500</b>	<b>75,000</b>	<b>1,25,500</b>

## Source of Finance



- Entrepreneur's Contribution 50,500
- Investor's Investment 75,000
- Total 125,500

## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
Sofa cushion (800 x 15)	12,000	144,000	151,200	158,760
Wall mat large (1600 x 10)	16,000	192,000	201,600	211,680
Wall mat small (875 x 25)	21,875	262,500	275,625	289,406
Pillow cover (550 x 35)	19,250	231,000	242,550	254,678
Bed cover (2000 x 5)	10,000	120,000	126,000	132,300
Saree (750 x 10)	7,500	90,000	94,500	99,225
Three piece (600 x 10)	6,000	72,000	75,600	79,380
<b>Total Sales (A)</b>	<b>92,625</b>	<b>1,111,500</b>	<b>1,167,075</b>	<b>1,225,429</b>
<b>Less. Variable Expense</b>				
Sofa cushion Incl. wages, cloth (550 x 15)	8,250	99,000	103,950	109,148
Wall mat large Incl. wages, cloth (1300 x 10)	13,000	156,000	163,800	171,990
Wall mat small Incl. wages, cloth (650 x 25)	16,250	195,000	204,750	214,988
Pillow cover Incl. wages, cloth (400 x 35)	14,000	168,000	176,400	185,220
Bed cover Incl. wages, cloth (1800 x 5)	9,000	108,000	113,400	119,070
Saree (600 x 10)	6,000	72,000	75,600	79,380
Three piece (450 x 10)	4,500	54,000	56,700	59,535
<b>Total variable Expense (B)</b>	<b>71,000</b>	<b>852,000</b>	<b>894,600</b>	<b>939,330</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>21,625</b>	<b>259,500</b>	<b>272,475</b>	<b>286,099</b>
<b>Less. Fixed Expense</b>				
Electricity Bill	400	4,800	7,200	8,400
Transportation	4,000	48,000	48,000	48,000
Entertainment	2,000	24,000	24,000	24,000
Salary (self)	7,000	84,000	84,000	84,000
Mobile bill & SMS Monitoring	200	2,400	2,400	2,400
<b>Non Cash Item</b>				
Depreciation	50	600	600	600
<b>Total Fixed Cost</b>	<b>13,650</b>	<b>163,800</b>	<b>166,200</b>	<b>167,400</b>
<b>Net Profit (E) [C-D]</b>	<b>7,975</b>	<b>95,700</b>	<b>106,275</b>	<b>118,699</b>
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	95,700	106,275	118,699
1.3	Depreciation (Non cash item)	600	600	600
1.4	Opening Balance of Cash Surplus		76,300	163,175
	<b>Total Cash Inflow</b>	<b>146,300</b>	<b>183,175</b>	<b>282,474</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>76,300</b>	<b>163,175</b>	<b>262,474</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 2 Years  
Quality goods & services;  
Skill and experience;  
Production labor: 20

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest  
Local competitors;

Pictures













# FAMILY PICTURE

