

Pata Crafts - a retail shop



Project by: Md: Ariful Azaz
Identified by-Md. Razuan Kharim
Verified By: Md. Ziaul Hoque

Dhamrai Unit
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



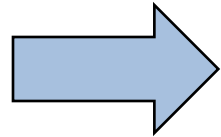
Name	:	Md: Ariful Azaz
Age	:	012/011/1983 (34 Years 6Months)
Marital status	:	Married
Children	:	N/A
No. of siblings:	:	01 brothers 3 Sister
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Mst Najnin Begum Late " Md: Amir Hamza Member since:2000 till 2016 Branch: Gupalpur Centre no.22 Group:05 Loan No: 1766/1 First loan: 4,000/- Total Amount Received: Tk. 30,000/- Outstanding : N/A
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc.. (ix) Others	:	N/A N/A N/A N/A N/A
Education	:	SSC

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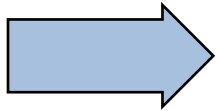


Present Occupation	:	Business (Jute Store)
Trade License Number	:	119
Business Experiences	:	10 Years
Other Own/Family Sources of Income	:	N/A
NU Contact Info	:	01630843164
Legal Requirements of Business	:	- Trade License, Contract with Owner of shop place, No hamper to environment.
Permanent Address	:	Vill; Saturia, P/O: Saturia P/S: Saturia , Dist: Manikgonj
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Dhamrai Unit Office, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY



NU's Mother has been member of Grameen Bank under Baliyati Branch since 2000.



NU's Mother spent his GB loan behind his son's business. NU's family gained financial solvency through proper utilization of GB Loan.

PROPOSED BUSINESS info



Business Name	:	Pata Crafts
Address/ Location	:	Saturia, Saturia, Manikgonj
Total Investment in BDT	:	313,000 BDT
Financing	:	Self BDT :253,000 (from existing business) -81% Required Investment BDT :60,000 (as equity) -19%
Present salary/drawings from business (estimates)	:	BDT6,000
Proposed Salary	:	BDT 7,000
i. Proposed Business % of present gross profit margin	:	15%
ii. Estimated % of proposed gross profit margin	:	15%
iii. Agreed grace period	:	3 months

PRESENT AND PROPOSED BUSINESS INVESTMENT BREAKDOWN



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present stock items:			
Furniture with 02 Fan	160,000		
Zuki power sewing Machine 1	10,000		
Singer sewing Machine 1	17,000		
Paper Catter 2	6,000		
Wooding Cutting 1	8,000		
Handdill 1	2,000		
Advance	50,000		
			253,000
Proposed Stock Items:			
		60,000	60,000
Total Capital	253,000	60,000	313,000

PRESENT AND PROPOSED BUSINESS INVESTMENT BREAKDOWN



<i>Present Stock item</i>	
<i>Product name</i>	<i>Amount</i>
Handmade paper[2000] Sheet	1,00000
Hand made Jute paper	30,000
Jute Fabrics	10,000
Khadi fabrics	20,000
<i>Total Present Stock</i>	160,000

<i>Proposed stock item</i>	
<i>Product Name</i>	<i>Amount</i>
Jute Fabrics	40000
Khadi fabric	20000
<i>Total Proposed Stock</i>	60,000

EXISTING BUSINESS OPERATION info



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	5000	150,000	18,00,000
Less: Cost of Sale (B)	4000	120,000	14,40,000
Gross Profit (20%) (A-B)= [C]	1000	30,000	360,000
Less: Operating Costs			
Electricity bill		300	3600
Mobile Bill		300	3600
Employee salary 3		10000	120,000
Generator bill		150	1,800
Shop rent		2000	36,000
Salary from business		6,000	72,000
Others (TL Fee, Entertainment, Night Guard Bill)		200	2400
Non Cash Item:			
Depreciation Expenses(43000*15%)		6450	77400
Total Operating Cost (D)		25400	196800
Net Profit (C-D):		4600	55,200

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	6000	180,000	21,60,000	7000	210,000	25,20,000
Less: Cost of Sale (B)	4800	144,000	17,28,000	5600	168,000	20,16,000
Gross Profit 20% (A-B)=(C)	1200	36,000	432,000	1400	42,000	504,000
Less operating cost :						
Electricity bill		400	4800		500	6,000
Mobile Bill		400	4800		500	6,000
Employee salary 3		14000	168,000		14,000	168,000
Generator Bill		200	2,400		200	2,400
Shop rent		2000	24000		2000	24000
Salary from Business		7000	84,000		7000	84,000
Others (TL fee, Entertainment)		300	3600		300	3600
Depreciation Expenses		6450	6450		6450	6450
Total Operating Cost (D)		30,750	369,000		30,950	371,400
Net Profit (C-D) = (E)		5250	63,000		11,050	132,600
Gt payback			36,000			36,000
Retained Income:		27,000			96,600	

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



Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	60,000	0
1.2	Net Profit (Ownership Tr. Fee added back)	63,000	132,600
1.3	Depreciation (Non cash item)	6450	6450
1.4	Opening Balance of Cash Surplus	0	33,450
	Total Cash Inflow	129,450	172,500
2.0	Cash Outflow		
2.1	Purchase of Product	60,000	0
2.2	Investment Pay Back (Including Ownership Tr. Fee)	36,000	36,000
	Total Cash Outflow	96,000	36,000
3.0	Net Cash Surplus	33,450	136,500

SWOT ANALYSIS



Internal Environment

Strength

- experienced business person
- Shop locate at beside road and local market
- NU has fixed customer
- NU has goodwill
- Maintain Daily Accounts

Weakness

- Scarcity of investment
- Vacant of one employee

External Environment

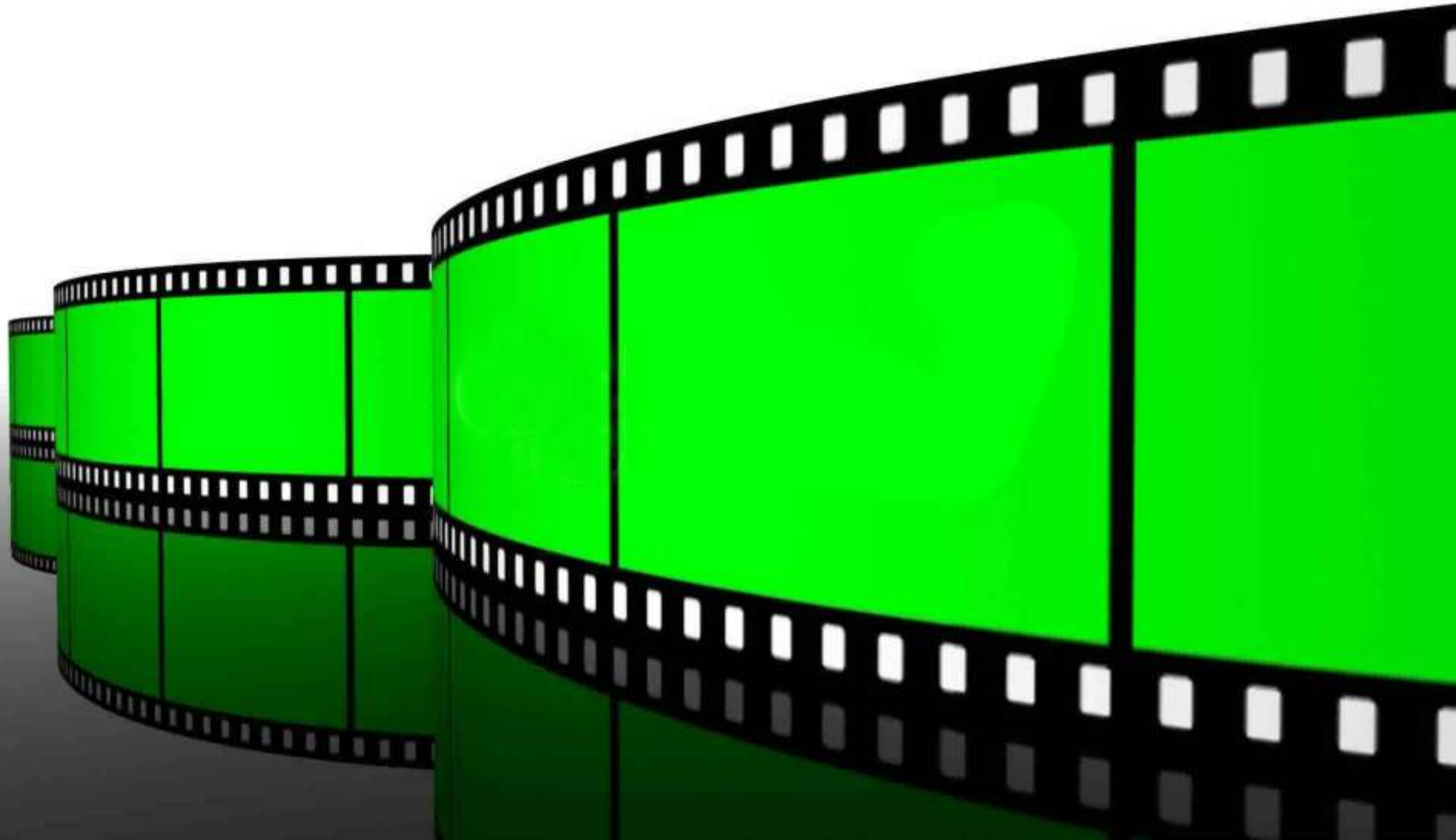
Opportunity

- Expansion of Business
- Retaining the existing customer
- Extendable Society

Threat

- Competitor may create.
- Fire.
- Theft.
- Political Unrest
- Natural Disaster

PHOTOGRAPHS



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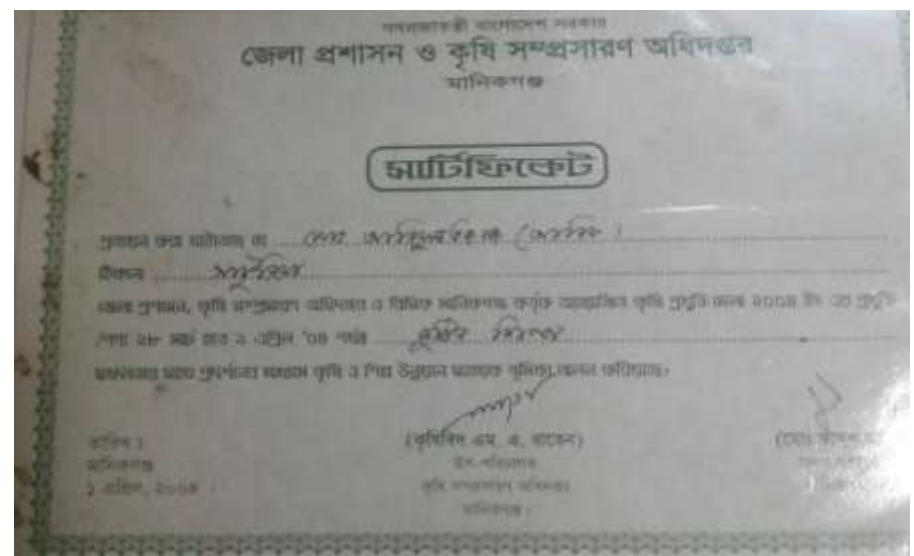
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Sl. No.	DESCRIPTION	QUANTITY	RATE	Total
1	Handmade Cotton Cloth	100000	75.00	75,00,000.00

17/05/2017 (E29)

EDS HANDICRAFTS
 16.04.2017

Money Receipt

Received a sum of Taka 100000 (One lac fine thousand) Taka only as advance against delivery of 10000 Handmade papers

Date of Delivery: 16.04.2017

17/05/2017 (E29)

Trade

16.04.2017

Received a sum of Taka 100000 (One lac fine thousand) Taka only as advance against delivery of 10000 Handmade papers

Date of Delivery: 16.04.2017

Sl. No.	DESCRIPTION	QUANTITY	RATE	Total
1	Handmade Cotton Cloth	100000	75.00	75,00,000.00

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

নাম: মোহাম্মদ নাজমীন বেগম
 Name: Mot Naimin Begum
 জন্ম: ১২/০৫/১৯৬১
 Date of Birth: 12/05/1961
 ID NO: 5047085110836

সংস্করণ: ১.০

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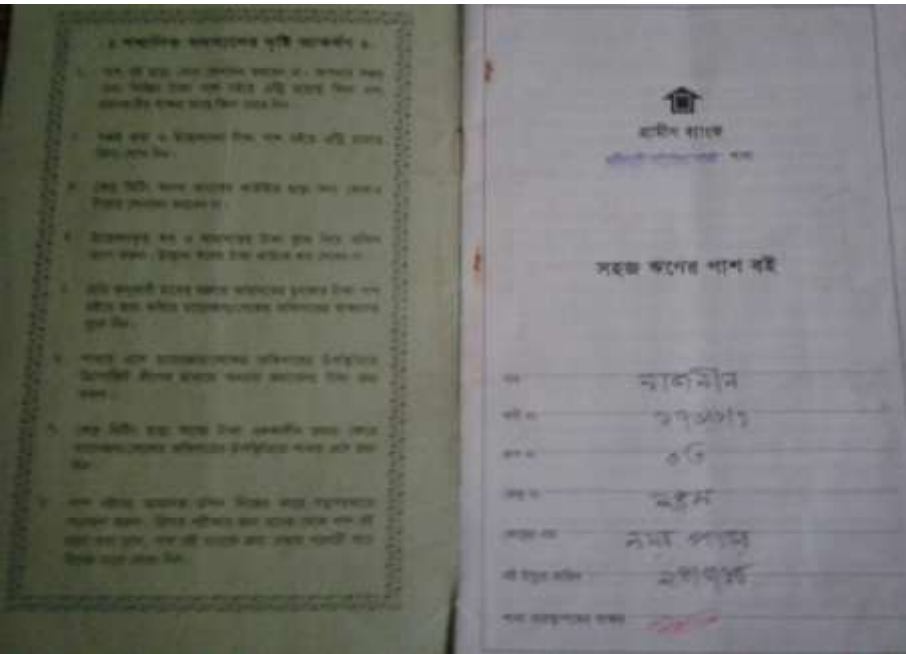
অফিস পর আড়ার তালিকা

১১/০৫/২০০৮

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। এটিতে ভুলত্রুটি থাকলে তাৎক্ষণিকভাবে সরকারকে অবগত করা হবে।

প্রদানের তারিখ: ১৪/০৫/২০০৮

PHOTOGRAPHS



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Presented at

Internal Design Lab

On July --, 2017 at GT

