

Proposed NU Business Name: **SORNA TUINGKEL CRAFT**

২য় দফার আবেদন

Project identification and prepared by: Md Mofazzal hossain.

Elenga Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD ABDUR RAHMAN
Age	:	07-10-1978(39 Years)
Education, till to date	:	BSS (HONOURS)
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brother 3 Sister
Address	:	Vill: Raypur P.O Raypur P.S: Kalihati , Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father:
(ii) Mother's name	:	Mst Sara khatun
(iii) Father's name	:	Late Oajed ali
(iv) GB member's info	:	Branch:Elenga Centre2465 # (Female), Member ID: Group No: 02 Member since: 03-05-1988(12 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000 Outstanding loan: BDT 0
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc	:	

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	:	22 years experience in running business. He has no training
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01713-512016
Mother's Contact No.	:	01753-535388
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST SARA KHATUN joined Grameen Bank since 30 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture .

Proposed Nobin Udyokta Business Info

Business Name	:	: SORNA TUINGKEL CRAFT
Location	:	Koro tia bazar , Raypur bazar , kalihati , Tangail .
Total Investment in BDT	:	BDT 940000
Financing	:	Self BDT 540000(from existing business) 57% Required Investment BDT 400,000(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 7,000
Proposed Salary	:	BDT 10.000
Size of shop	:	09 ft x 13 ft= 144 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The Shari Purchase and seals etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur.▪The shop is own.▪Collects goods from Dhaka▪Agreed grace period is 3 months.

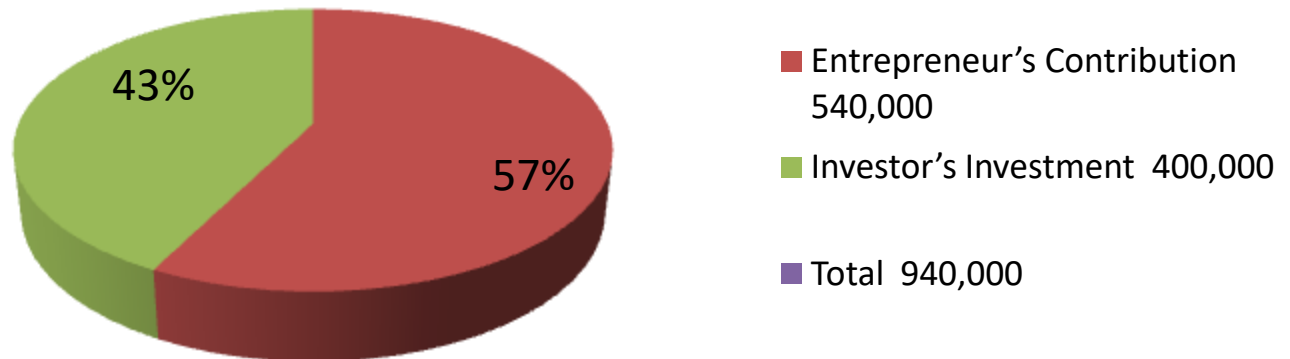
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
shari, Nakhsi shari, Jamdani, jhul nakshi	7,000	210,000	2,520,000
	7,000	210,000	2,520,000
Less. Variable Expense			
shari, Nakhsi shari, Jamdani, jhul nakshi	5,600	168,000	2,016,000
Total variable Expense (B)	5,600	168,000	2,016,000
Contribution Margin (CM) [C=(A-B)]	1,400	31,500	378,000
Less. Fixed Expense			
Rent		2,200	26,400
Electricity Bill		200	2,400
Transportation		2,000	24,000
Salary (self)		10,000	120,000
Salary (stuff)		-	-
Entertainment		200	2,400
Guard		50	600
Generator Bill		-	-
Mobile Bill		300	3,600
Total fixed Cost (D)		14,950	179,400
Net Profit (E) [C-D]		16,550	198,600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Balu churi	270	550	148,500			200,000	348,500
Daba shari	180	450	81,000			1,00000	181,000
huk nakshi	180	850	153,000			100000	253,000
Minar nakshi	110	350	38,500				38,500
Jhul nakshi	120	350	42,000				42,000
Jamdani	50	600	30,000			-	30,000
cash			50,000			-	50,000
			-			-	-
			543,000			400,000	943,000

Source of Finance



Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
shari, Nakhsi shari, Jamdani, jhul nakshi	8,000	240,000	2,880,000	3,024,000	3,175,200
Total Sales (A)	8,000	240,000	2,880,000	3,024,000	3,175,200
Less. Variable Expense					
shari, Nakhsi shari, Jamdani, jhul nakshi	6,400	192,000	2,304,000	2,419,200	2,540,160
Total variable Expense (B)	6,400	192,000	2,304,000	2,419,200	2,540,160
Contribution Margin (CM) [C=(A-B)]	1,600	48,000	576,000	604,800	635,040
Less. Fixed Expense					
Rent		2,200	26,400	26,400	26,400
Electricity Bill		200	2,400	2,400	2,400
Transportation		2,000	24,000	24,000	24,000
Salary (self)		10,000	120,000	120,000	120,000
Salary (stuff)		-	-	-	-
Entertainment		200	2,400	2,400	2,400
Guard		50	600	600	600
Generator Bill		-	-	-	-
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		14,950	179,400	179,400	179,400
Net Profit (E) [C-D]		33,050	396,600	416,430	396,600
Payback			200,000	200,000	200,000

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>
1	Cash Inflow			
1	Investment Infusion by Investor	500,000		
1	Net Profit	396,600	416,430	396,600
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		196,600	413,030
	Total Cash Inflow	896,600	613,030	809,630
2	Cash Outflow			
2	Purchase of Product	500,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	200,000	200,000	200,000
	Total Cash Outflow	700,000	200,000	200,000
3	Net Cash Surplus	196,600	413,030	609,630

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0, Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



গ্রামীণ শক্তি
সংগঠন

গ্রামীণ শক্তি স

প্রস্তাবিত নবীন উ

প্রকল্পের নাম: স্বর্ণা টেক্সটাইল প্রকল্প

ইউনিটের নাম: এলেক্সা ইউনিট

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ আব্দুল বশীর

জন্ম তারিখ: ০৭-১০-১৯৭৮

বয়স: ৩৯ বছর

শিক্ষাগত যোগ্যতা:

বিত্তিক অবস্থা:



TRIPLE EXPORT QUALITY
KOREA SHEET
WITH 100% COTTON
100% COTTON
100% COTTON
100% COTTON
100% COTTON

USE
VOID



A man in a plaid shirt stands in a warehouse, surrounded by large stacks of fabric bundles. He is positioned on the left side of the frame, looking towards the camera.

B

B

B

B

B

B

Large stacks of white fabric bundles, some with yellow and blue straps. The bundles are neatly stacked and appear to be made of a heavy, woven material.

Colorful patterned fabric bundle with blue, red, and yellow floral designs.

Large stacks of white fabric bundles, some with yellow and blue straps. The bundles are neatly stacked and appear to be made of a heavy, woven material.

Stacks of colorful fabric bundles wrapped in clear plastic, located on the left side of the frame.

Small text on the side of a white fabric bundle, including the words "SAFETY" and "TUBES".



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AHEED COTTON

NAMEED COTTON



USE
AVOID





NAHEED COTTON MILLS

QUALITY YARN MANUFACTURER
GONAI, MIFAPUR, BANGALORE

Description of yarn

100% Cotton	Count
Auto Spun	SL. No.
Auto Spun	Lot No.
100% Cotton	

NAHEED COTTON MILLS

QUALITY YARN MANUFACTURER
GONAI, MIFAPUR, BANGALORE

Description of yarn

100% Cotton	Count
Auto Spun	SL. No.
Auto Spun	Lot No.
100% Cotton	

Spun 2/16



