

Astami Hostho Shilpo



Project by: Astami Rani Sarker
Identified by-Md. Masum Mia
Verified By: Md. Ziaul Hoque

Dhamrai Unit, Anchal 03
GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



| | | |
|--|---|--|
| Name | : | Astami Rani Sarker |
| Age | : | 25/12/1980 |
| Marital status | : | Married |
| Children | : | 02 Sons 01 Daughter |
| No. of siblings: | : | 04 Brothers 05 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 | : | Raju Bala |
| (iii) Father's name | : | Jibon Chanro Moni Das |
| (iv) GB member's info | : | Member since: 1990 to 2002 Branch: Katigram, Centre no.00, Group:00 First loan: 2000/- Last Loan: 0Tk. Outstanding: 0 |
| 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 | : | |
| Education | : | Class-5 |

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 | : | 01825-407146 |
| 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 2003. 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 | : | Astami Hostho 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



| articulars | Existing Business (BDT) | Proposed (BDT) | Total |
|--------------------------------------|-------------------------|----------------|---------------|
| | | | (BDT) |
| Investments in different categories: | | | |
| Present items: | | | 25,000 |
| Decoration: | | | |
| Advance: | | | |
| 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 |

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

EXISTING BUSINESS OPERATIONS Info.



| Particulars | Existing Business (BDT) | | |
|---------------------------------|-------------------------|-------------|--------------|
| | Daily | Monthly | Yearly |
| Sales | 1000 | 30000 | 360000 |
| Less: Cost of sale | 800 | 24000 | 288000 |
| Profit 20% (A)= C | 200 | 6000 | 72000 |
| Less: Operating Costs | | | |
| shop rent | | 0 | 0 |
| Electricity bill | | 0 | 0 |
| Genarator Bill | | 0 | 0 |
| Night Guard Bill | | 0 | 0 |
| Mobile Bill | | 200 | 2400 |
| Salary from Business (Self) | | 3000 | 36000 |
| Salary from Business (Staff) | | 0 | 0 |
| Transport | | 500 | 6000 |
| Others (Entertainment) | | 500 | 6000 |
| Non Cash Item: | | | |
| Depreciation Expenses | | 0 | 0 |
| Total Operating Cost (D) | | 4200 | 50400 |
| Net Profit (C-D): | | 1800 | 21600 |

FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Particulars | Year 1 (BDT) | | | Year 2 (BDT) | | |
|---------------------------------|--------------|-------------|--------------|--------------|-------------|---------------|
| | Daily | Monthly | Yearly | Daily | Monthly | Yearly |
| Sales | 1200 | 36000 | 432000 | 1400 | 42000 | 504000 |
| <i>Less: Cost of Sale</i> | 960 | 28800 | 345600 | 1120 | 33600 | 403200 |
| Profit 20% (A)= C | 240 | 7200 | 86400 | 280 | 8400 | 100800 |
| 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 | | 400 | 4800 |
| Salary from Business | | 4000 | 48000 | | 4000 | 48000 |
| Salary from Business (Staff) | | 0 | 0 | | 0 | 0 |
| Others (Entertainment) | | 500 | 6000 | | 500 | 6000 |
| Depreciation Expenses | | 0 | 0 | | 0 | 0 |
| Total Operating Cost (D) | | 4700 | 56400 | | 4900 | 58800 |
| Net Profit =(C-D) | | 2500 | 30000 | | 3500 | 42000 |
| GT payback | | | 12000 | | | 12000 |
| Retained Income: | | | 18000 | | | 30000 |

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) | 30000 | 42000 |
| Depreciation (Non cash item) | 0 | 0 |
| Opening Balance of Cash Surplus | 0 | 18,000 |
| Total Cash Inflow | 50,000 | 60000 |
| 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 | 18,000 | 48,000 |



STRENGTH

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

WEAKNESS

- Lack of investment

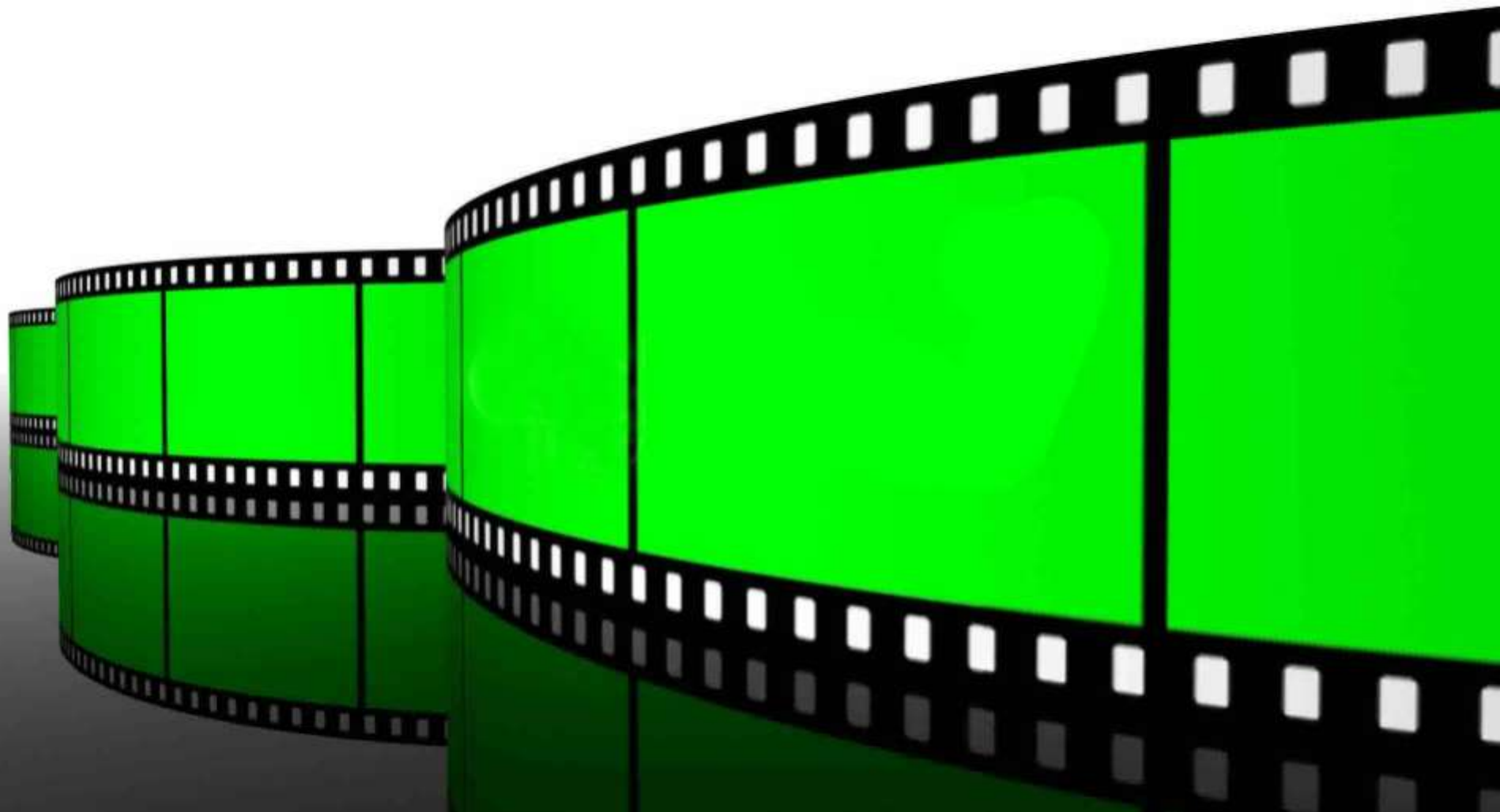
OPPORTUNITIES

- Expansion of Business
- Increasing the number of Customer

THREATS

- Competitor may create.
- Fire.
- Theft.

Photographs





Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



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



নাম: অষ্টমী রানী সরকার
Name: Astami Rani Sarker
স্বামী: শুভু সরকার
মাতা: রাজু বালা সরকার
Date of Birth: 25 Dec 1980
ID NO: 5612235889085

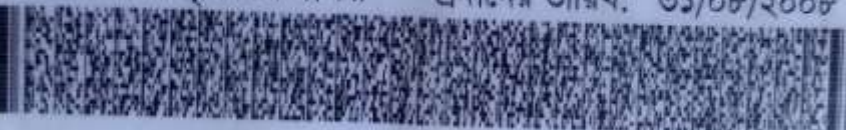
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Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: রাজুবালা
Name: Raju Bala
স্বামী: জীবন চন্দ্র মনিদাস
মাতা: মৃত মনি রানী
Date of Birth: 15 Jan 1943
ID NO: 2611488328308

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: শ্রীবাড়ি, শ্রীবাড়ি, ডাকঘর: বড়টিয়া - ১৮৪০, ঘিওর, মানিকগঞ্জ

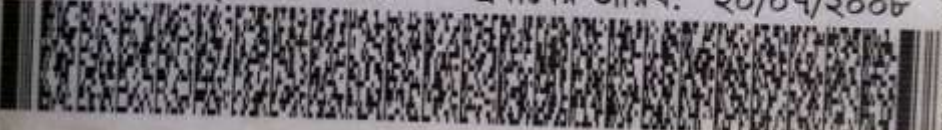
প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ৩১/০৮/২০০৮



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আবুলের ছাপ নাই

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ২০/০৭/২০০৮





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on September, 2017 at GT

