

Shampa Sorno Shilpaloy

Presented by
Sanjay Banik
Cell : 01813986458



NU Identified and PP Prepared by :
Sonia Sultana (Chandpur Sadar)

GRAMEEN TRUST 

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Sanjay Banik
Age	:	29-01-1987 (28years)
Marital status	:	Unmarried
Children	:	—
No. of siblings:	:	01 Brothers & 2Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Dipali Rani Bonik
(iii) Father's name	:	Shudarson Bonik
(iv) GB member's info	:	Branch: Narayonpur, Centre #08(M) , Loan no.:1489/1, Member since 2005, First loan: Tk.10000 Existing loan: 200000 , Outstanding : Nill
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 Eight

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

Present Occupation	:	Business License no : 09/2015/16
Business Experiences and Training Info	: :	10 years
Other Own/Family Sources of Income	:	Business ,Agriculture , Fisheries
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	Chandpur Sadar Unit , Chandpur
Others information		Mobile no -01813986458

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2005 (10 years). NU invested GB Loan in his business and repaired their own house from the income of his business and also purchased some lands. NU's mother gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	Shampa Sorno Shilpaloy
Address/ Location	:	Narayonnpur , Dakkhin matlab , Chandpur.
Total Investment in BDT	:	400000
Financing	:	Self BDT 250000 (from existing business) 62. % Required Investment BDT 150000 (as equity) 38.%
Present salary/drawings from business (estimates)	:	8000
Proposed Salary		8000
Proposed Business		
(i) % 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) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Present Stock Items :			
(i) Gold (5 vori*36000) 180000	250000		250000
ii) Silver (20 vori *1000) 20000			
iii)Furniture & Decoration 50000			
I) Proposed Items :			
Gold (old 4 vori *34000) 136000		150000	150000
Silver - (14 vori * 1000) 14000			
Total Capital	250000	150000	400000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4000	120000	1440000
<i>Less: Cost of sales (B)</i>	3200	96000	1152000
Gross Profit (C) [C=(A-B)]	800	24000	288000
<i>Less: Operating Costs</i>			
Electricity bill		350	4200
Generator		200	2400
Night Guard bill		60	720
Mobile bill		500	6000
Present salary/Drawings- self		8000	9600
Present salary-Employee (no. of employees 01)		5000	60000
Others cost (Transport , fees , u.p tax etc)		200	2400
Non Cash Item:			
Depreciation Expenses (50000*10%)		416	5000
<i>Total Operating Cost (D)</i>		15726	188712
Net Profit (C-D):		8274	99288

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	5000	150000	1800000	5500	165000	1980000	6000	180000	2160000
Less: cost of sales (B)	4000	120000	1440000	4400	132000	1584000	4800	144000	1728000
Gross Profit (C) [C=(A-B)]	1000	30000	360000	1100	33000	396000	1200	36000	432000
Less: Operating Costs									
Electricity bill		350	4200		400	4800		400	4800
Generator		200	2400		200	2400		200	2400
Shop Rent		own			own				
Night Guard bill		60	720		60	720		60	720
Entertainment		200	2400		200	2400		200	2400
Mobile Bill (SMS & Reporting inclusive)		600	7200		600	7200		600	7200
Proposed Salary- Self		8000	96000		8000	96000		8000	96000
Proposed Salary- Staff (no.01)		5000	60000		5000	60000		5000	60000
Others		200	2400		200	2400		200	2400
Non Cash Item:									
Depreciation Expenses		416	5000		416	5000		416	5000
Total Operating Cost (D)		15026	180320		15076	180920		15076	180920
(Net Profit C-D) :		14974	179680		17924	215080		20924	251080
Pay back with Tr, fee			60000			60000			60000
Retained Income:	119680			155080			191080		

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>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000		
1.2	Net Profit	179680	215080	251080
1.3	Depreciation (Non cash item)	5000	5000	5000
1.4	Opening Balance of Cash Surplus		124680	284760
	Total Cash Inflow	334680	344760	540840
2.0	Cash Outflow			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	124680	284760	480840

SWOT ANALYSIS

STRENGTH

Skilled and 10 years of Experience
Ownership of Business:
Provide quality products

WEAKNESS

Credit sale
Less capital

OPPORTUNITIES

Huge demand in locality
Expansion his business
New Designs

THREATS

Fire
Theft
Political unrest



ସର୍ବଦାରେ ବାଣେର ପରିଚୟ

ସାବନୀୟ ହିଁ ସତତର ଭୂମି ବର୍ଷ

ଜଗତ ବାସ



ଅଧିକାର ଯୋଗେଶ ବାସିକ

ଗୋଟିଏ ସୁର୍ଭିଲିଙ୍ଗ ବାସିକ

ପରିଚାଳନାରେ ସତତ ଅଧିକାର

ସର୍ବଦା ସୁଖିନୀ ସର୍ବଦା ସୁଖିନୀ

ସର୍ବଦା ସୁଖିନୀ ସର୍ବଦା ସୁଖିନୀ

ସମ୍ପତ୍ତି ସ୍ୱର୍ଗ ଶିକ୍ଷାଳୟ



ଏହାରେ ବାଣି ମିଳି ଅର୍ଥ ଏବଂ ଅଧିକାର ଆଧୁନିକ ଡିଜିଟାଲିଜେସନର ସହ ସାହାଯ୍ୟରେ
ଅନୁଭବରେ ତିନିଟି ବର୍ଷ ଏବଂ କମ୍ପ୍ୟୁଟର ଗୋଟିଏ ବର୍ଷ ବିଜ୍ଞାନ କରା ହେବ ।

ଭାରତୀୟମାନଙ୍କୁ ଡାକିଲେ ବାସିକ,
ଆଜ୍ଞାନୀ (ମଠ), ଡାକିଲେ ।

ଯୋଗ : 01813-9864















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



নাম: সঞ্জয় বনিক
Name: Sangay Banik
পিতা: সুদর্শন বনিক
মাতা: দিপালী রানী বনিক
Date of Birth: 29 Jun 1987
ID NO: 1317634052117

সঞ্জয়

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

ঠিকানা: বাসা/জেষ্ঠি: বনিক বাড়ি, গ্রাম/রাস্তা: সারাদানপুর, ডাকঘর: সারাদানপুর - ৩৬৪০, মতলব দক্ষিণ, টাঙ্গুর

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৪/০৭/২০০৮

পূর্ব নং নারায়নপুর ইউনিয়ন পরিষদ

জন্ম নং নারায়নপুর উপজেলা মতলব (দ.) জেলা চাঁদপুর বাংলাদেশ।

ব্যবসা বাণিজ্যের লাইসেন্স

লাইসেন্স নং - ২৫৫ তারিখ ০৫/০২/০৫

সোকার প্রতিষ্ঠানের নাম সচল সুন কিতলান্দু

লাইসেন্স গ্রহণকের নাম সঞ্জয় বনিক

পিতা/স্বামীর নাম সুদর্শন বনিক

ঠিকানা নারায়নপুর বাজার, মতলব (দ.), চাঁদপুর।

এই লাইসেন্সের আওতাধীনে ও বাহিরে ০৯ জুলাই ২০১৫ তারিখ হতে ০৯ জুলাই ২০১৬

এক বছরেরকাল হিসাবে তাহার

ব্যবসায়ের ধরণ সুন

ব্যবসা চালানোর জন্য তৎকর্তক ২০০/- টাকা

(কমায়) দুই মত টাকা মাত্র

Presented at
28th Internal SB Design Lab
on 18 January, 2016



more information

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