

Proposed NU Business Name: MAA BABA DECORATOR



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SUJON MIAH
Age	:	25-12-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1Brother 2Sisters
Address	:	Vill: Ulail, P.O: Awna Bazar , P.S: Nobabgonj, 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	:	IRIN BEGUM
(iii) Father's name	:	IDRIS MIAH
(iv) GB member's info	:	Branch: Sholla Nobabgonj, Centre # 17(Female), Member ID: 1734, Group No: 02 Member since: 1997 (11 Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT NIL, Outstanding loan: NIL
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has 5 Years training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01743-365323
Mother's Contact No.	:	01789-448405
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

IRIN BEGUM joined Grameen Bank since 11 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	MAA BABA DECORATOR
Location	:	Awna Bazar, Mosjid Road, Nobabgonj, Dhaka
Total Investment in BDT	:	BDT 405,000/-
Financing	:	Self BDT 335,000/-(from existing business) 83% Required Investment BDT 70,000/-(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 15 ft= 300 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decorating Item.▪Average 32% gain on sale.▪The business is operating by entrepreneur. Existing 2 employees.▪The shop is own.▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

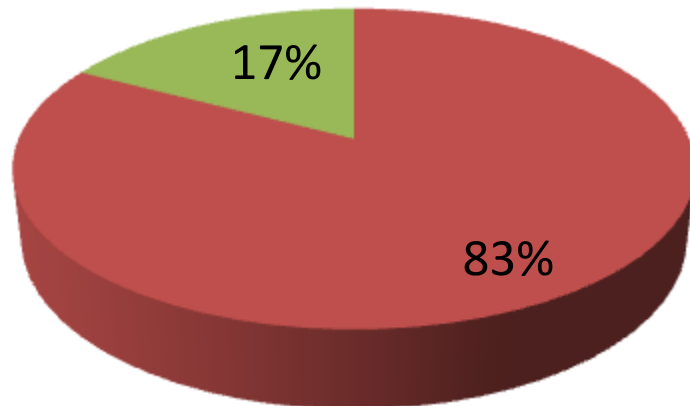
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorating Item	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Decorating Item	1700	51000	612000
Total Variable exp. (B)	1700	51000	612000
Contribution Margin CM [C= (A-B)]	800	24000	288000
less fixed exp.			
Rent		2500	30000
Electricity bill		300	3600
Transportation		1500	18000
Salary (self)		5000	60000
Salary (staff)		7500	90000
Entertainment		500	6000
Guard		170	2040
Mobile		300	3600
total fixed cost (D)		17770	213240
Net profit (E) [C-D]		6230	74760

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pot	10	6000	60,000	2	5,000	10,000	70,000
Chair	260	400	104,000	150	400	60,000	164,000
Table	30	2000	60,000			0	60,000
Plate	400	60	24,000			0	24,000
Bowl	80	160	12,800			0	12,800
Ice pot	8	500	4,000				4,000
Glass	8	50	400				400
jug	298	100	29,800				29,800
Spoon	300	50	15,000				15,000
Others	100	250	25,000				25,000
Total	1494		335,000	152		70,000	405,000

Source of Finance



- Entrepreneur's Contribution 335,000
- Investor's Investment 70,000
- Total 405,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Decorating Item	3150	94500	1134000	1190700	1250235
Total Sales (A)	3150	94500	1134000	1190700	1250235
less variable Expenses					
Decorating Item	2142	64260	771120	809676	850159.8
Total variable Expenses (B)	2142	64260	771120	809676	850159.8
Contribution Margin (CM)= (A-B)	1008	30240	362880	381024	400075.2
Less Fixed Expenses					
Rent		2500	30000	30000	30000
Electricity bill		300	3600	3600	3600
Transportation		1510	18120	18120	18120
Salary (self)		5000	60000	60000	60000
Salary (staff)		7500	90000	90000	90000
Entertainment		550	6600	6600	6600
Guard		170	2040	2040	2040
Mobile		400	4800	4800	4800
Total Fixed Cost		17930	215160	215160	215160
Net Profit (E) (C-D)		12310	147720	165864	184915.2
Investment Payback			28000	28000	28000

Cash flow projection on business plan (rec. & Pay)

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	147,720	165,864	184915.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		119,720	257584
	Total Cash Inflow	217720	285584	442499.2
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	119,720	257584	414499.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 02 Family:0 Others:0
Experience & Skill : 05; Years:05
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









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FAMILY PICTURE

