

Proposed NU Business Name: **ALAM DECORATOR**



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Sonagaji Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	KHORSHED ALAM
Age	:	07-03-1985 (32 Years)
Education, till to date	:	CLASS 4
Marital status	:	Married
Children	:	3 Daughters
No. of siblings:	:	4 Brothers 1 Sister
Address	:	Vill: Ramnchandrapur, P.O: Buktarmunshi, P.S: Sonagaji, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	TORIKER NESA
(iii) Father's name	:	LATE ABDUL MUNAF
(iv) GB member's info	:	Branch: Mongolkandi, Sonagaji, Centre # 47(Female), Member ID: 4923, Group No: 05 Member since: 05-02-1996- 04-03-2010 (14Years) First loan: BDT 4,000
Further Information:		Existing Loan: BDT 20000, 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	:	12 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816087871
Mother's Contact No.	:	01868791560
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagaji Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

TORIKER NESHA joined Grameen Bank since 14 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ALAM DECORATOR
Location	:	Dakbangla Bazar, Sonagaji, Feni
Total Investment in BDT	:	BDT 610,000/-
Financing	:	Self BDT 540,000/-(from existing business) 89% Required Investment BDT 70,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	17 ft x 12 ft= 204 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decorating, Video editing, photo capturing etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 7 employees. After getting equity fund 1 employee will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

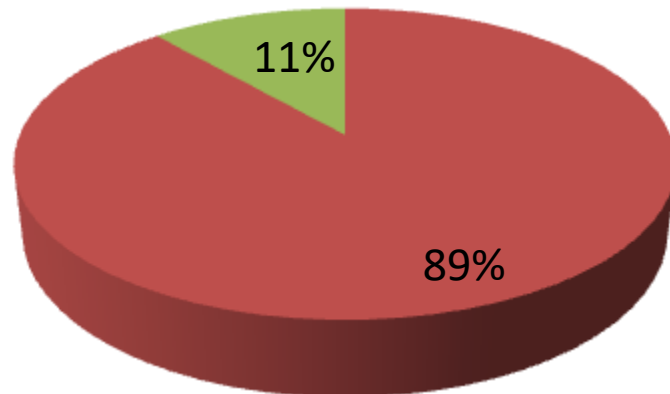
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Cloth item		260400	3124800
Total sales (A)		260400	3124800
Less Variable Exp.			
Cloth item		195300	2343600
Total Variable exp. (B)		195300	2343600
Contribution Margin CM [C= (A-B)]		65100	781200
less fixed exp.			
Rent		1000	12000
Electricity bill		300	3600
Transportation		1000	12000
Salary (self)		5000	60000
Salary (staff)		42000	504000
Entertainment		300	3600
Mobile		300	3600
total fixed cost (D)		49900	598800
Net profit (E) [C-D]		15200	182400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chair	200	365	73,000	50	360	18,000	91,000
Table	40	2500	100,000			0	100,000
plate	200	200	40,000	100	200	20,000	60,000
Glass	400	50	20,000			0	20,000
Jug	300	170	51,000			0	51,000
Cloth	180	740	133,200			0	133,200
Stage	1	38000	38,000			0	38,000
pot				4	8000	32,000	
Light	448	100	44,800			0	44,800
Security			40,000				40,000
Total	1769		540,000	154		70,000	610,000

Source of Finance



■ Entrepreneur's Contribution 540,000

■ Investor's Investment 70,000

■ Total 610,000

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Cloth item		307800	3693600	3878280	4072194
Total Sales (A)		307800	3693600	3878280	4072194
less variable Expenses					
Cloth item		230850	2770200	2908710	3054146
Total variable Expenses (B)		230850	2770200	2908710	3054146
Contribution Margin (CM)= (A-B)		76950	923400	969570	1018049
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		300	3600	3600	3600
Transportation		1000	12000	12000	12000
Salary (self)		5000	60000	60000	60000
Salary (staff)		46000	552000	552000	552000
Entertainment		350	4200	4200	4200
Mobile		400	4800	4800	4800
Total Fixed Cost		54050	648600	648600	648600
Net Profit (E) (C-D)		22900	274800	320970	369448.5
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	274,800	320,970	369448.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		246,800	539770
	Total Cash Inflow	344800	567770	909218.5
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	246,800	539770	881218.5

SWOT ANALYSIS

STRENGTH

Employment: Self: 07 Family:0 Others:01
Experience & Skill : 12 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





আলম ডেকোরেট



এখানে বিয়ে, অনুষ্ঠান
সহ সেবার সহ যে কোন
অনুষ্ঠান ডেকোরেটের
মাসকে ভাড়া নেওয়া হয়
স্বাভাবিক শ্রমবাহী করা হয়
কমপর্ট হটেল পাশের



গোটা-মেসার সুবর্ণ
১৩৩৩-১৩৩৩৩৩
১৩৩৩-১৩৩৩৩৩

বিহারি হাটপাড়ার পাশে, মস বাবা, মেঘনাদী, মেঘনাদী









আলম ডেকোরেটর
এখানে বিয়ে, জন্মদিন,
শহর-দেশের সব যে কোন বড়
সম্পূর্ণ ডেকোরেশনের
মাসিক কাজ নেওয়া হয় এবং
যে সবুজি সবসময় করা হয়।
কোনও ঠিকানা নেই।
সেবা-সেবা সুখস্বপ্ন
০১৮-১০-০৮৭৮২
০১৮-১০-০৮৭৮২
জিগুর হালাকাতের পথে, মাক মাক, বেলকোণী, কৌ









আলম ডেকোরেট



এখানে বিয়ে, অনুষ্ঠান
সহ সেবার সহ যে কোন
অনুষ্ঠান ডেকোরেটের
মাসকে ভাড়া নেওয়া হয়
স্বাভাবিক শ্রমবাহী করা হয়
কমপক্ষে ১৫০০ পাশা



গোটা-মেজা সুসজ্জা
০১৩৩৩-৩৩৩৩৩৩
০১৩৩৩-৩৩৩৩৩৩

বিহারি হাটপাড়ার পথে, হাট বাজা, বেদেপাঠী, কোচ

FAMILY PICTURE