

Proposed NU Business Name: **M/S MAZUMDER DECORATOR**



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Chagolnaya Unit, Feni

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## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>DELWAR HOSSAIN MAZUMDER</b>
Age	:	01-01-1982 (30 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	0 Sons & 0 Daughter
No. of siblings:	:	04 BrotherS & 05 Sisters
Address	:	Vill: Dakhin Jospur, P.O: Uttor Jospur, P.S: Chagolnya, 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	:	<b>LATE.NASIMA AKTER</b>
(iii) Father's name	:	<b>LATE.MOSAROF HOSEN MAZUMDER</b>
(iv) GB member's info	:	Branch: Jospur, Centre # 07 (Female), Member ID: 1053/1, Group No: 02 Member since 03-04-2000/2007 (07 Years) First loan: BDT 3,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan :Nill-
(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..	:	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	:	08 Years experience in the business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01816-183286
Mother's Contact No.	:	01811-221322
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagolnya Unit, Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE.NASIMA AKTER** joined Grameen Bank since 07 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

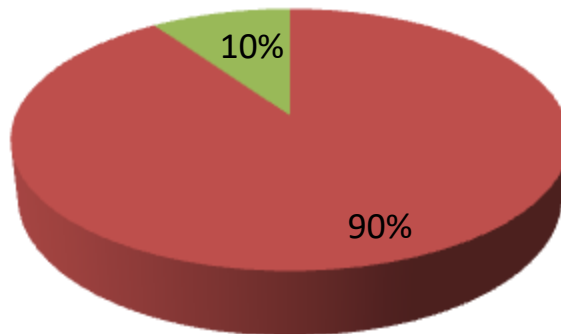
Business Name	:	<b>M/S MAZUMDER DECORATOR</b>
Location	:	Mizar Bazer,chagolnya, Feni
Total Investment in BDT	:	BDT 6,20,000/-
Financing	:	Self BDT 5,60,000/-(from existing business) 90% Required Investment BDT 60,000/-(as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	11 ft x 10 ft= 110 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪He run his business like as ,Chair,Table,Glass ETC</li><li>▪The business is operating by entrepreneur. Existing Two employees.</li><li>▪Collects goods from Feni.</li><li>▪Average 40% gain on sales.</li><li>▪The Shop is rented.</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Chair,Table,Plate,Glass,Sound System ETC	2500	75000	900000
Total Sales(A)	2500	75000	900000
Less Variable Expense (B)			0
Chair,Table,Plate,Glass,Sound System ETC	1500	45000	540000
Total Variable Expense	1500	45000	540000
Contributon Margin (CM) [C=(A-B)]	1000	30000	360000
Less Fixed Expense			
Rent		2500	30000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		15000	180000
Entertainment		400	4800
Gard		100	1200
Mobile Bill		300	3600
Total Fixed Cost (D)		24300	291600
Net Profit (E)= [C-D]		5700	68400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	120	300	36,000	50	300	15,000	51,000
Table	25	2,000	50,000	10	2,000	20,000	70,000
Plate	220	250	55,000	50	250	12,500	67,500
Glass	300	80	24,000	50	80	4,000	28,000
Sound System	1	150,000	150,000			0	150,000
Generator	2	40,000	80,000			0	80,000
Deck	5	15,000	75,000			0	75,000
Security			30,000			0	30,000
Others			60,000			8,500	68,500
	673	207630	560,000	160	2630	60,000	620000

### Source of Finance



- Entrepreneur's Contribution 560,000
- Investor's Investment 60,000
- Total 620,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Chair,Table,Plate,Glass,Sound System ETC	2800	84000	1008000	1058400	1111320
<b>Total Sales(A)</b>	<b>2800</b>	<b>84000</b>	<b>1008000</b>	<b>1058400</b>	<b>1111320</b>
<b>Less Variable Expense (B)</b>					
Chair,Table,Plate,Glass,Sound System ETC	1680	50400	604800	635040	666792
<b>Total Variable Expense</b>	<b>1680</b>	<b>50400</b>	<b>604800</b>	<b>635040</b>	<b>666792</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1120</b>	<b>33600</b>	<b>403200</b>	<b>423360</b>	<b>444528</b>
<b>Less Fixed Expense</b>					
Rent		2500	30000	30000	30000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		15000	180000	180000	180000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>24300</b>	<b>291600</b>	<b>292300</b>	<b>293015</b>
<b>Net Profit (E)= [C-D]</b>		<b>9300</b>	<b>111600</b>	<b>117180</b>	<b>123039</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	111,600	117180	123039
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		87600	180780
	<b>Total Cash Inflow</b>	<b>171,600</b>	<b>204,780</b>	<b>303,819</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>87,600</b>	<b>180,780</b>	<b>279,819</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:02  
Experience & Skill : 08 Years  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire

Pictures









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कोशी नदी, जलवायु, जलसंधारण, जलसंचयन, जलसिंचन, जलसिंचन, जलसिंचन।





