

Proposed NU Business Name: ESAMUDDIN DECORATOR & DECORATIO

Project identification and prepared by: Md. Md. Ataur Rahman,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL AZIZ
Age	:	16-01-1997 (20 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brather
Address	:	Vill: Noljani P.O: Chandana ;P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST. JAHANARA
(iii) Father's name	:	MD. ESAMUDDIN
(iv) GB member's info	:	Branch: Bashon, Centre # 70(Female), Member ID: 7093/1, Group No: 03 Member since: 23-08-2012 (5 Years) First loan: BDT 5,000/- Last Loan : 20000 Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	7 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01947341848
Family's Contact No.	:	01819905621
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JAHANARA joined Grameen Bank since 5 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	ESAMUDDIN DECORATOR & DECORATIO
Location	:	Woarles bazer , Gazipur
Total Investment in BDT	:	BDT 900,000/-
Financing	:	Self BDT 800,000/- (from existing business) 89% Required Investment BDT 1,00,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	11 ft x 35 ft= 385 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Jug,Rice des,Patil ,Galss,Plate,Pandel Cloth etc.▪Average 20% gain on sales.▪The business is operating by entrepreneur. Existing 2 employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

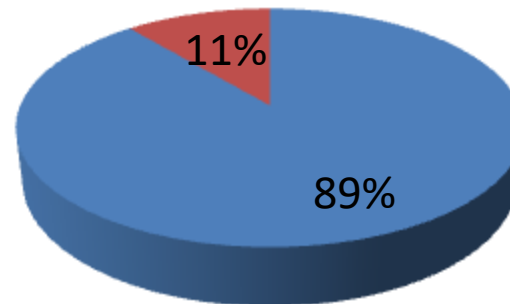
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Decorator	6000	180000	2160000
	0	0	0
Total Sales (A)	6000	180000	2160000
Less Variable Expense			
Decorator	4800	144000	1728000
Total variable Expense (B)	4,800	144000	1728000
Contribution Margin (CM) [C=(A-B)	1,200	36000	432000
Less Variable Expense			
Rent		9,000	108000
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		8000	96000
Entertainment		150	1800
Guard		100	1200
Generator		100	1200
Bank charge		0	0
Mobile bill		150	1800
Total fixed cost (D)		23,400	280800
Net Profit (E)= [C-D]		12,600	151200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Chair	350	300	105,000	100	380	38,000	143,000
Table	25	2000	50,000	20	2,000	40,000	90,000
Patil	15	5000	75,000	4	5,500	22,000	97,000
Plate	200	100	20,000	0	37,000	0	20,000
Rice des	110	180	19,800	0	25,000	0	19,800
Gamla	30	150	4,500	0	90	0	4,500
Jug	50	130	6,500	0	20,000	0	6,500
Galss	200	40	8,000	0	4,300	0	8,000
Pandel Cloth	1	60000	60,000	0	0	0	60,000
	0	0	0	0	0	0	0
	0	0	0	0	0	0	0
Security	1	400000	400,000	0	0	0	400,000
Others	1	51200	51,200	0	5500	0	51,200
Total	983	0	800,000	124	0	100,000	900,000

Source of Finance

- Entrepreneur Contribution=800000
- Investors Investment=100000
- Total=900000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Decorator	7000	210000	2520000	2646000	2778300
		0	0	0	0
Total Sales (A)	7000	210000	2520000	2646000	2778300
Less Variable Expense			0		
Decorator	5600	168000	2016000	2116800	2222640
Grocery			0		
Total variable Expense (B)	5,600	168000	2016000	2116800	2222640
Contribution Margin (CM) [C=(A-B)]	1,400	42000	504000	529200	555660
Less Variable Expense			0		
Rent		9,000	36000	36,000	36000
Electricity bill		400	4800	5300	5800
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Guard		100	1200	1200	1200
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		23,800	221,400	213,500	214600
Net Profit (E)= [C-D]		18200	218400	315,700	341060
Investment Payback			40,000	40,000	40,000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	218400	315,700	341060
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		178,400	454100
	Total Cash Inflow	318400	494100	795160
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	178,400	454100	755160

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: Others: 2
Experience & Skill : 7 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



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