

Proposed NU Business Name: LUBNA DECORATOR


হয় দফার আবেদন

Project identification and prepared by: Md Aminul islam
Jamurki Unit, Tangail

Project verified by: Md Mizanur Rahman Patwari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SYED MIA
Age	:	04-09-1980 (37 Years)
Education, till to date	:	CLASS 8
Marital status	:	Unmarried
Children	:	1 Son 1 Dauther
No. of siblings:	:	3 Brothers 4 Sisters
Address	:	Vill: Chorpara P.O: Seruya ghona P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother  Father
(ii) Mother's name	:	JORINA BEGUM
(iii) Father's name	:	MD GIAS UDDIN
(iv) GB member's info	:	Branch: Member ID: Member since:20 First loan: BDT 5000
Further Information:		Existing Loan: BDT 25000/-, Outstanding loan: 0/-
(v) Who pays GB loan installment	:	Brother.
(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	:	8 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.	:	01733-173539
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Elenga Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JORINA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in dairy farm and agricultural business.

Proposed Nobin Udyokta Business Info

Business Name	:	LUBNA DECORATOR
Location	:	Charpara , delduar Tangail
Total Investment in BDT	:	BDT 730,000/-
Financing	:	Self BDT 560,000/-(from existing business) 77% Required Investment BDT 170000/-(as equity) 23%
Present salary/drawings from business (estimates)	:	BDT 10,000/-
Proposed Salary	:	BDT 15,000/-
Size of shop	:	5ft x 18 ft= 90 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing▪Decorator etc▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from, Dhaka.▪Agreed grace period is 3 months.

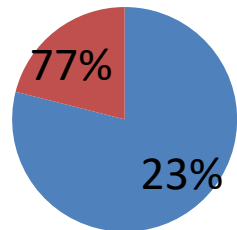
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chair table plate mayek etc	5,000	150,000	1,800,000
	5,000	150,000	1,800,000
Less. Variable Expense			
Chair table plate mayek etc	3,000	105,000	1,260,000
Total variable Expense (B)	3,000	105,000	1,260,000
Contribution Margin (CM) [C=(A-B)]	2,000	45,000	540,000
Less. Fixed Expense			
Rent		2,000	24,000
Electricity Bill		800	9,600
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (stuff)		24,000	288,000
Entertainment		300	3,600
Guard		100	1,200
Generator Bill		-	-
Mobile Bill		300	3,600
Total fixed Cost (D)		34,500	414,000
Net Profit (E) [C-D]		10,500	126,000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Deski	10	4,000	40,000	5	4,000	20,000	60,000
chair	500	200	100,000	200	400	80,000	180,000
table	50	1,000	50,000	10	1,500	15,000	65,000
porda	50	500	25,000	25	1,000	25,000	50,000
paracute	5	8,000	40,000			30,000	70,000
plate	500	50	25,000			-	25,000
	20	3,000	60,000			-	60,000
mayek							
generator	2	20,000	40,000			-	40,000
			150,000			-	150,000
sound	10	15,000					
cable	10	1,000	10,000			-	10,000
other			20,000				
			560,000			170,000	730,000

Source of Finance



Entrepreneur Contribution	560,000
Investors Investment	170,000
Total Investment	730,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Chair table plate mayek etc	5,500	165,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	165,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Chair table plate mayek etc	3,300	115,500	1,386,000	1,455,300	1,528,065
Total variable Expense (B)	3,300	115,500	1,386,000	1,455,300	1,528,065
Contribution Margin (CM) [C=(A-B)	2,200	49,500	594,000	623,700	654,885
Less. Fixed Expense					
Rent		2,000	24,000	24,000	24,000
Electricity Bill		800	9,600	9,600	9,600
Transportation		2,000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (stuff)		24,000	288,000	288,000	288,000
Entertainment		300	3,600	3,600	3,600
Guard		100	1,200	1,200	1,200
Generator Bill		-	-	-	-
Mobile Bill		300	3,600	3,600	3,600
Total fixed Cost (D)		34,500	414,000	414,000	414,000
Net Profit (E) [C-D)		15,000	180,000	189,000	180,000
Payback			68,000	68,000	68,000

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	Cash Inflow			
1	Investment Infusion by Investor	170,000		
1	Net Profit	180,000	189,000	180,000
1	Depreciation (Non cash item)		-	
1	Opening Balance of Cash Surplus		112,000	233,000
	Total Cash Inflow	350,000	301,000	413,000
2	Cash Outflow			
2	Purchase of Product	170,000		
2	Payment of GB Loan			
2	Investment Pay Back (Including Ownership Tr. Fee)	68,000	68,000	68,000
	Total Cash Outflow	238,000	68,000	68,000
3	Net Cash Surplus	112,000	233,000	345,000

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;10Years

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

LED display showing the text "WIFI" in green, red, and blue characters, with a blue arrow pointing to the right.





बॉक्स डिजिटल
सॉल्यूशन्स प्राइवेट लिमिटेड











