

Proposed NU Business Name: **JAKIR DECORATOR**

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	:	<b>MD. SURUJ MIA</b>
Age	:	01-04-1985 ( 32 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Sons
No. of siblings:	:	2 Brathers
Address	:	Vill: South Salna ; P.O: Salna Bazer ;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	:	<b>SAMELA KHATUN</b>
(iii) Father's name	:	<b>MD. ABDUL KHALIL</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 97(Female), Member ID: 2363, Group No: 05 Member since: 20-10-2007 ( 10 Years) First loan: BDT 5,000/- Last Loan : 20000
Further Information:		Outstanding loan: Nil
(v) Who pays GB loan installment	:	Mather
(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 no training
Other Own/Family Sources of Income	:	Fish Farm
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01797529600
Family's Contact No.	:	01734179991
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAMELA KHATUN** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Buying Cow .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>: JAKIR DECORATOR</b>
Location	:	Naga bazer , Gazipur
Total Investment in BDT	:	BDT 320,000/-
Financing	:	Self BDT 250,000/- (from existing business) 78% Required Investment BDT 70,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 12 ft= 240 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> <li>▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Patil,Washing top,Plate,Jug,Kari Bati,Rice des,Rice Plate,Tirpol,Cloth,Bracin etc.</li> <li>▪Average 20% gain on sales.</li> <li>▪The business is operating by entrepreneur. Existing 2 employee.</li> <li>▪After getting equity fund no employee will be appointed.</li> <li>▪The shop is Rent</li> <li>▪Collects goods from Dhaka .</li> <li>▪Agreed grace period is 3 months.</li> </ul>

## Existing Business (BDT)

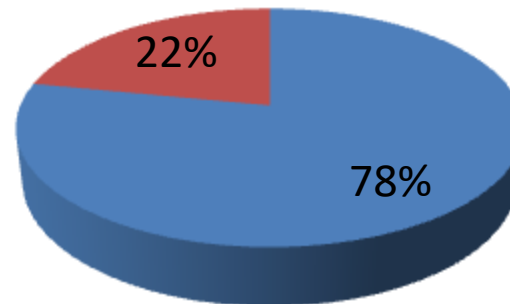
Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Decorator	3000	90000	1080000
	0	0	0
<b>Total Sales (A)</b>	3000	90000	1080000
<b>Less Variable Expense</b>			
Decorator	2400	72000	864000
<b>Total variable Expense (B)</b>	2,400	72000	864000
<b>Contribution Margin (CM) [C=(A-B)]</b>	600	18000	216000
<b>Less Variable Expense</b>			
Rent		2,000	24000
Electricity bill		150	1800
Transportation		500	6000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		100	1200
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		100	1200
<b>Total fixed cost (D)</b>		7,950	95400
<b>Net Profit (E)= [C-D]</b>		10,050	120600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed Total
			(BDT)			(BDT)	
Chair	200	300	60,000	100	300	30,000	90,000
Table	30	1500	45,000	8	2,500	20,000	65,000
Patil	15	3000	45,000	4	5,000	20,000	65,000
Washing top	10	500	5,000	0	350	0	5,000
Plate	300	60	18,000	0	450	0	18,000
Jug	48	110	5,280	0	550	0	5,280
Kari Bati	90	100	9,000	0	0	0	9,000
Rice des	90	160	14,400	0	0	0	14,400
Rice Plate	60	80	4,800	0	0	0	4,800
Tirpol,Cloth,Bracin	1	10000	10,000	0	37,000	0	10,000
Others	1	13520	13,520	0	0	0	13,520
Scurity	1	20000	20,000	0	0	0	20,000
	0	0	0	0	0	0	0
<b>Total</b>	<b>846</b>	<b>0</b>	<b>250,000</b>	<b>112</b>	<b>0</b>	<b>70,000</b>	<b>320,000</b>

## Source of Finance

- Entrepreneur Contribution=250000
- Investors Investment=70000
- Total=320000



# Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Decorator	4000	120000	1440000	1512000	1587600
		0	0	0	0
<b>Total Sales (A)</b>	4000	120000	1440000	1512000	1587600
<b>Less Variable Expense</b>			0		
Decorator	3200	96000	1152000	1209600	1270080
			0		
<b>Total variable Expense (B)</b>	3,200	96000	1152000	1209600	1270080
<b>Contribution Margin (CM) [C=(A-B)</b>	800	24000	288000	302400	317520
<b>Less Variable Expense</b>			0		
Rent		2,000		0	0
Electricity bill		150	1800	2300	2800
Transportation		800	9600	10,100	10600
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		150	1800	1800	1800
Guard		100	1200	1200	1200
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		150	1800	1900	2000
<b>Total fixed cost (D)</b>		8,350	76,200	77,300	78400
<b>Net Profit (E)= [C-D]</b>		15650	187800	225,100	239120
Investment Payback			<b>28,000</b>	<b>28,000</b>	<b>28,000</b>



## 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	70,000		
1.2	Net Profit	187800	225,100	239120
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		159,800	356900
	<b>Total Cash Inflow</b>	257800	384900	596020
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
	<b>Total Cash Outflow</b>	98,000	28000	28000
3	<b>Net Cash Surplus</b>	159,800	356900	568020

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family: Others: 0  
Experience & Skill : 5 Years  
Quality goods & services;  
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  
Political unrest

এখানে সকল প্রকার অনুষ্ঠানে ডেকে

মালামাল ভাড়া দেওয়া হয়।

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লী রোড, নাগা স্কুল সংলগ্ন, ১৯নং ওয়ার্ড

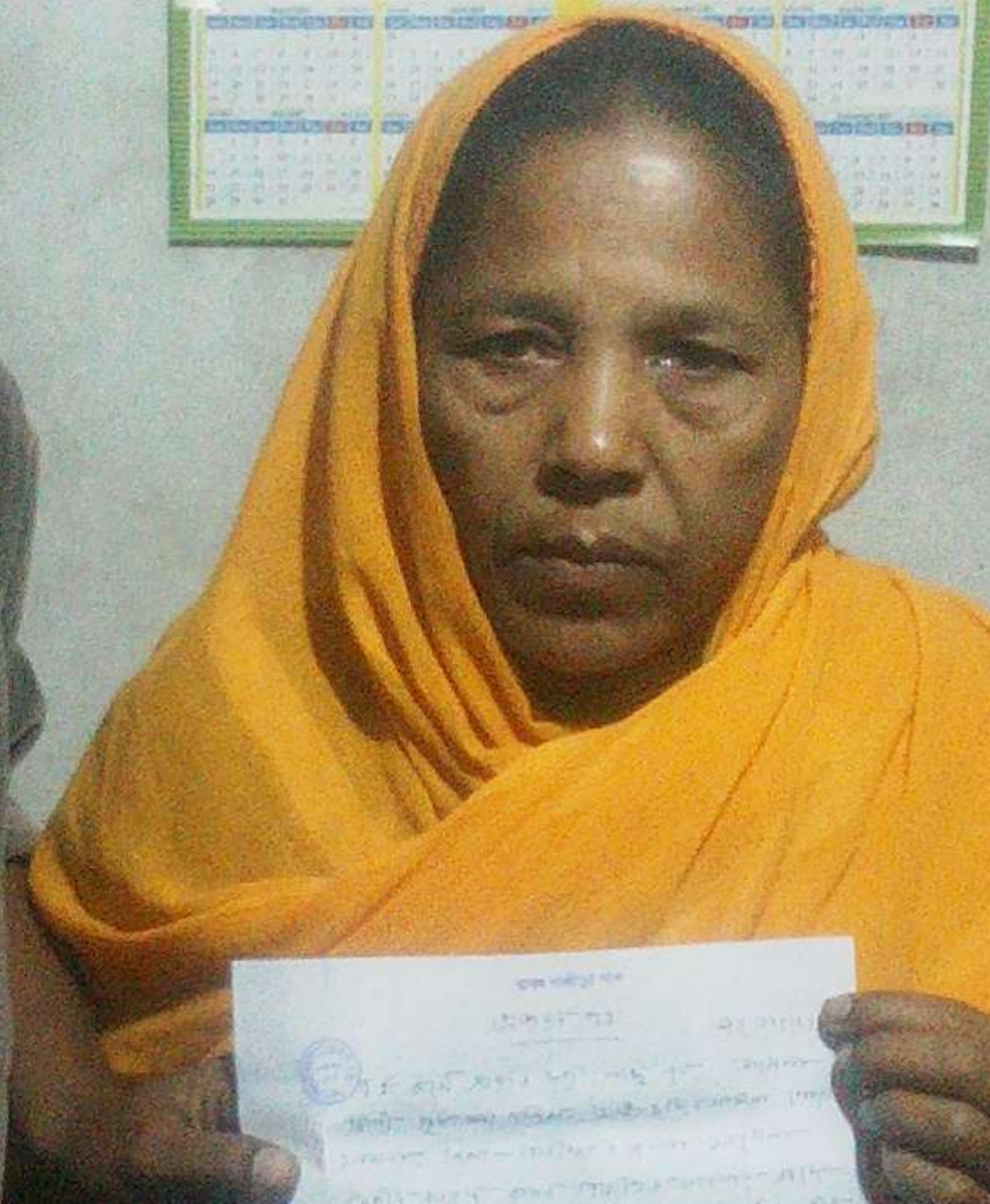












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