

Haque Decorator



NU Identified and PP Prepared by :
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Verified By: MD.Belayet Hossain



GRAMEEN TRUST

Presented by
Anis Biswas

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Anis Biswas
Age	:	08/02/1994 (23 years)
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	Brothers- 02 Sister - 01
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. Nazma Begum(Lucky)
(iii) Father's name	:	Abdur Rahman
(iv) GB member's info	:	Branch- Dad Pur Boalmari Center- 3/m ,Group-05 Loanee no-1362 Member Since10/02/1998 First loan: 5000 Existing loan- Outstanding: Nill
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc.	:	N/A
	:	N/A
	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Decorator Business
Trade License No-		000006
Business Experiences	:	8 Years
Other Own/Family Sources of Income	:	One Brother Is Abroad.
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01716-829054,01718-873875
NU Project Source/Reference	:	GT Boalmari Unit Office, Foredpur.



NU's Mother has been a member of Grameen Bank since 10/02/1998 .At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.



Business Name	:	Haque Decorator
Address/ Location	:	Chitar Bazar, Boalmari, Foredpur.
Total Investment in BDT	:	695,000/=
Financing	:	Self BDT 625,000 /=(from existing business) - 90% Required Investment BDT 70,000 (as equity) -10%
Present salary/drawings from business (estimates)	:	9,000
Proposed Salary		9,000
i. Proposed Business % of present gross profit margin	:	30%
ii. Estimated % of proposed gross profit margin	:	30%
iii. Agreed grace period	:	1 month
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items	625,000		
Furniture	0		625,000
Advance	0		
Proposed Items (**):	0	70,000	70,000
Total Capital	625000	70,000	695,000

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
চেয়ার ,টেবিল, গ্লাস, সাচকেন, প্লেট অন্যান্য	315,000
সাউন্ড সিস্টেম, জেনারেটর,	300,000
অন্যান্য	10,000
Total Present Stock	625,000

Proposed Stock items	
Product name with quantity	Amount
Chair	30000
Table	30000
Stand Fan(2Pice)	10,000
Total Proposed Item	70,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Decorator Rent(A)		150000	1800000
<i>Less: Cost of Rent (B)</i>		45000	540000
Gross Profit (A-B) = [C30%]		105000	1260000
<i>Less: Operating Costs</i>			
Electricity Bill		250	3000
Mobile bill		500	6000
Shop rent		0	0
Present Salary		9000	108000
Present Salary Employee-		0	0
Others cost		500	6000
Night guard bill		100	1200
Entertainment		500	6000
Non Cash Item:			
Depreciation Expenses (315,000*10%)(300,000*15%)		6375	76500
Total Operating Cost (D)		17225	206700
Net Profit (C-D):		27775	333300

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Decorator Rent		175000	2100000		185000	2220000
Less cost of Rent		122500	1470000		129500	1554000
Gross profit (30%)		52500	630000		55500	666000
Less operating cost						
Mobile Bill (SMS & Reporting inclusive)		500	6000		600	7200
Electricity Bill		250	3000		300	3600
Shop Rent		0	0		0	0
Proposed Salary- Self		9000	108000		9000	108000
Night guard bill		100	1200		150	1800
Entertainment		500	6000		600	7200
Others(fees,		500	6000		600	7200
Non Cash Item:						
Depreciation (315,000*10%,300,000*15%)		6375	76500		6375	76500
Total Operating Cost (D)		17225	206700		17625	211500
(Net Profit C-D) :		35275	423300		37875	454500
Pay back		42000			42000	
Retained Income:		381300			421500	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	0
1.2	Net Profit	423300	454500
1.3	Depreciation (Non cash item)	76500	76500
1.4	Opening Balance of Cash Surplus	0	457800
	Total Cash Inflow	569800	988800
2.0	Cash Outflow		
2.1	Purchase of Product	70000	0
2.2	Payment of GB Loan		
2.3	Investment Pay Back	42000	42000
	Total Cash Outflow	112000	42000
3.0	Net Cash Surplus	457800	946800



STRENGTH

- Long standing relationship with Grameen
- Well Known Person in locality
- Skill and 08 years working Experience

WEAKNESS

- Lack of investment
- Less stock

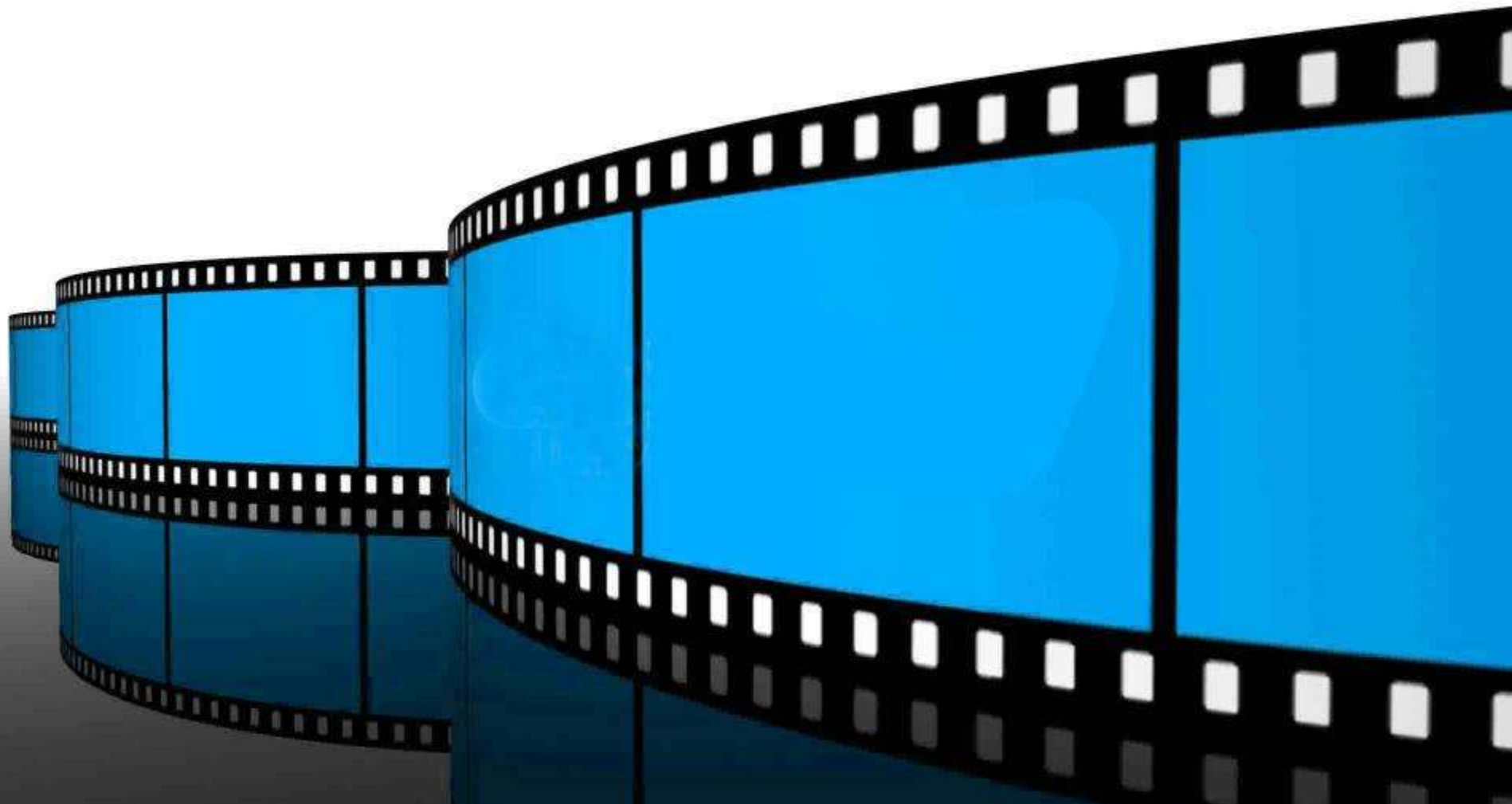
OPPORTUNITIES

- Have a chance at more customers within local area

THREATS

- Political Unrest
- Theft
- Fire

Photographs



Photographs



Photographs





Photographs





Photographs





























