

Proposed NU Business Name: KHAN JAHAN ALI DECORETOR



Project identification and prepared by : Md: Kajem
Uddin,BagerhatUnit, Khulna
Project verified by: Md: Hafizur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	SK: JAHIDUL ISLAM
Age	:	09-08-1988(29 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	01 Son 01 Doughter
No. of siblings:	:	03 Brothers 01 sister
Address	:	Vill: Sundorghona P.O: Shatgomboj P.S: Bagerhat Dist:Bagerhat
Parent's and GB related Info		
(i) Who is GB member	:	Mothe <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	DOLEMA BEGUM
(iii) Father's name	:	SHEIKH AMIN UDDIN
(iv) GB member's info	:	Branch: Karapara Bagerhat , Centre # 50(Female), Member ID: 5163, Group No: 04 Member since:05-07-2003 raning (15 Years) First loan: BDT 2,000Taka.
Further Information:		Existing loan: 30,000 Outstanding loan: 0/.
(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	:	12 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.	:	01837-297195
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bagerhat Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

DOLEMA BEGUM Joined Grameen Bank Since 15 Years Ago. At First She Took 2,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

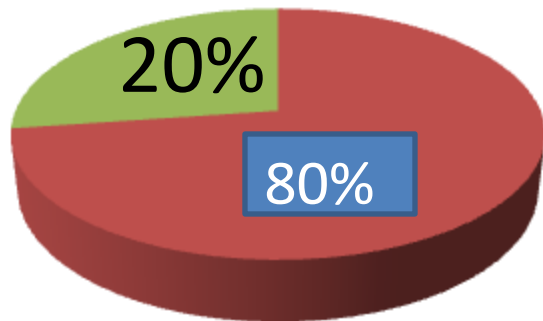
Business Name	:	KHAN JAHAN ALI DECORETOR
Location	:	Sunderghuna, Bagerhat,
Total Investment in BDT	:	BD 3,00,000
Financing	:	Self BDT 2,40,000(from existing business) 80% Required Investment BDT 60,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	18ft x 12ft= 216 Square ft
Security of the shop	:	20,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Dac,Sanmet,Korai,Chair,Table,Glass,Pelet etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no Employee.▪The Shop is Rented.▪Collects goods from Khulna.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Dack,Sanmet,Korai,Chair,Table,Glass,Pelet etc.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Dack,Sanmet,Korai,Chair,Table,Glass,Pelet etc.	2,400	72,000	864,000
Total variable Expense (B)	2,400	72,000	864,000
Contribution Margin (CM) [C=(A-B)	600	18,000	216,000
Less. Fixed Expense			
Rent		1000	12,000
Electricity Bill		200	2,400
Transportation		300	3,600
Salary (self)		5000	60,000
Salary (staff)		0	0
Entertainment		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		7,000	84,000
Net Profit (E) [C-D]		11,000	132,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Deck	30	3000	90000	Chair	50	300	15000	105,000
Sanmet	0	20000	20000	Dek	5	4000	20000	40,000
Korai	4	2000	8000	Sanmet	5	2000	10000	18,000
Water pot	10	500	5000	Korai	3	3000	9000	14,000
Silinder Gas	10	200	2000	Plet	60	100	6000	8,000
Chair	200	100	20000					
Table	30	500	15000					
Plet	2000	10	20000					
Samina	0	0	20000					
Others	0	0	20000		0	0		
Security	0	0	20000					
Total			240,000				60,000	300,000

Source of Finance



Entrepreneur Investment:
2,40,000
Investor Investment:60,000
Total Investment:3,00,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year	3 rd year
Revenue (sales)					
Dack,Sanmet,Korai,Chair,Table,Glass,Pelet etc.	4,500	135,000	1,620,000	1,701,000	1,786,050
Total Sales (A)	4,500	135,000	1,620,000	1,701,000	1,786,050
Less. Variable Expense					
Dack,Sanmet,Korai,Chair,Table,Glass,Pelet etc.	3,600	108,000	1,296,000	1,360,800	1,428,840
Total variable Expense (B)	3,600	108,000	1,296,000	1,360,800	1,428,840
Contribution Margin (CM) [C=(A-B)]	900	27,000	324,000	340,200	357,210
Less. Fixed Expense					
Rent		1,000	12,000	12,000	12,000
Electricity Bill		400	4,800	5,040	5,292
Transportation		500	6,000	6,300	6,615
Salary (self)		5,000	60,000	60,000	60,000
Salary (staff)		0	0	0	0
Entertainment		400	4,800	5,040	5,292
Mobile Bill		600	7,200	7,200	7,200
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		7,900	94,800	95,580	244,620
Net Profit (E) [C-D]		19,100	229,200	244,620	112,590
Investment Payback			24,000	24,000	24,000

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	229,200	244,620	112,590
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		205,200	425,820
	Total Cash Inflow	289,200	449,820	538,410
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	205,200	425,820	514,410

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 01
Experience & Skill : 16 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

Pictures













FAMILY PICTURE

