

## Proposed NU Business Name: **M/S GOLAPI DECORATOR**



Project identification and prepared by: Md.Mokter  
Adomdighi Unit, Bogra

Project verified by: MD. Mozaharl Islam



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>MD. ZILLUR pK</b>
Age	:	08-01-1989(29 Years)
Education, till to date	:	Class: Five
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	0 2 Sister
Address	:	Vill: Talshon, P.O: Adomdighi, Thana: Adomdighi, Dist: Bogra
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>LATE. ZOBADA BEGUM</b>
(iii) Father's name	:	<b>LATE . OHIR UDDIN PK</b>
(iv) GB member's info	:	Branch: Adomdighi , Centre # 47 (Female), Member ID: 10954, Group No: 1 Member since: 05-02-2000 (15Years) First loan: BDT 3,000
Further Information:		Existing Loan: BDT: 100,000 Outstanding loan: BDT: Nill
(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	:	10 years experience in running business. He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01732-021454
Mother's Contact No.	:	01836-813736
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Adomdighi Unit, Bogra

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ZOBADA BEGUM** joined Grameen Bank since 15 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

# Proposed Nobin Udyokta Business Info

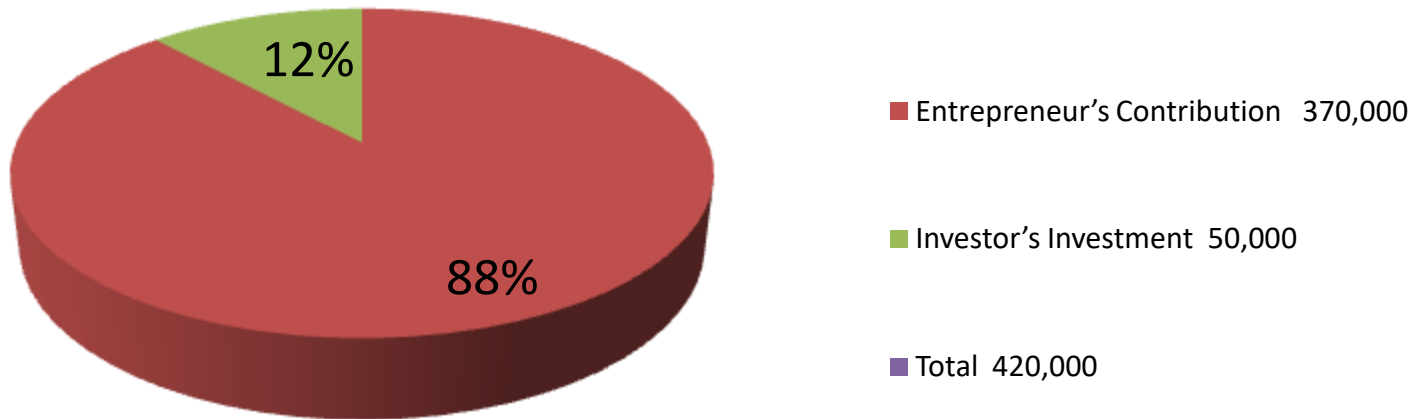
Business Name	:	<b>M/S GOLAPI DECORATOR</b>
Location	:	Adomdighi, Bogra
Total Investment in BDT	:	BDT 420,000/-
Financing	:	Self BDT 370,000/-(from existing business) 88% Required Investment BDT 50,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods .</li><li>▪The business is operating by entrepreneur. Existing no employee.</li><li>▪One will be appointed in the future.</li><li>▪Collects goods from Adomdighi, Bogra</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Monthly	Yearly
<b>Revenue(Sales)</b>		
	30,000	360,000
<b>Total Sales (A)</b>	30,000	360,000
<b>Less Variable Expense</b>		0
	18,000	216,000
<b>Total variable Expense (B)</b>	18,000	216,000
<b>Contribution Margin (CM) [C=(A-B)]</b>	12,000	144,000
<b>Less Variable Expense</b>		0
Rent	1800	21,600
Electricity bill	500	6,000
Transportation	2,000	24,000
Salary (self)	5,000	60,000
Salary (staf)	0	0
Entertainment	200	2,400
Guard	0	0
Genareter	0	0
Mobile bill	200	2,400
<b>Total fixed cost (D)</b>	9,700	116,400
<b>Net Profit (E)= [C-D]</b>	2,300	27,600

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Ganarator	2	40,000	80,000	1	40,000	40,000	120,000
Sospan	20	5,000	100,000				100,000
Chair	400	3,00	120,000				120,000
Table	20	2,000	40,000				40,000
Security			30,000				30,000
Others						10,000	10,000
<b>Total</b>		<b>0</b>	<b>370,000</b>			<b>50,000</b>	<b>420,000</b>



## Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>				
	35,000	420,000	441,000	463,050
<b>Total Sales (A)</b>	<b>35,000</b>	420,000	441,000	463,050
<b>Less. Variable Expense</b>	0	0	0	0
	21,000	252,000	264,600	277,830
<b>Total variable Expense (B)</b>	<b>21,000</b>	252,000	264,600	277,830
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>14,000</b>	168,000	176,400	185,220
<b>Less. Fixed Expense</b>				
Rent	<b>1800</b>	21,600	22,680	23,814
Transportation	2,000	24,000	25,200	26,460
Electricity bill	500	6,000	6,300	6,615
Guard	0	0	0	0
Salary (self)	5000	60,000	63,000	66,150
Salary (staf)	0	0	0	0
Genareter	0	0	0	0
Entertainment	200	2,400	2,520	2,646
Guard	0	0	0	0
Mobile Bill	200	2,400	2,520	2,646
<b>Total Fixed Cost</b>	<b>9700</b>	116,400	122,220	128,331
<b>Net Profit (E) [C-D]</b>	<b>4,300</b>	51,600	54,180	56,889
<b>Investment Payback</b>		<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	51,600	54,180	56,889
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		31,600	65,780
	<b>Total Cash Inflow</b>	101,600	85,780	122,669
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	70,000	20000	20,000
3	<b>Net Cash Surplus</b>	31,600	65780	102669

# SWOT ANALYSIS

## **S**TRENGTH

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

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; , Adomdighi, Bogra  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







# FAMILY PICTURE

