



Grameen Kalyan

Proposed NU Business Name : *S.R Decorator.*



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	MD. Omor Faruk . Vill: Roghurampur, Post: Shomvugong, Sador, District: Mymensingh.
Age	:	29 Years
Marital status	:	Married.
No. of siblings:	:	2 (Two) Brothers and 1 (One) Sister.
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	:	Mother <input checked="" type="checkbox"/> Yes Father <input type="checkbox"/> : Most. Sahara Begum. : Md. Oahed Ali. : Branch: Chorneloxia. Group # 09, Centre # 15/M, Loan no. 10401, Member since: 2012, First loan: Tk.10,000, Existing loan: 30,000, Outstanding: 16,221. : NU. : No : Nil : Nil : Nil
Education, till to date	:	S.S.C

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 (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	He has no formal training but 10 years experience in running business.
Other Own/Family Sources of Income	:	Own business.
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01737308336
National ID number	:	6115240550592
NU Project Source/Reference	:	GK

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2012. At first she took GB loan BDT= 10,000 (Ten thousand) and used the money in her business. Gradually several times she took GB loan and utilized the money in different purposes.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Project's Name	:	S.R Decorator.
Address/ Location	:	Shomvugonj, Sador, Mymensingh.
Total Investment	:	BDT = 4,50,000
Financing	:	Self financing: BDT = 3,00,000(Existing Business) Required Investment: BDT = 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT= 5,000
Proposed Salary	:	BDT= 10,000 (Ten thousand)
Proposed Business Implementation Plan	:	<p>The project will start with having a Decorator.</p> <ul style="list-style-type: none"> <input type="checkbox"/> The business is planed to be scale up the existing goods by the new investment.; <input type="checkbox"/> Various kind of product will be rent for different program; <input type="checkbox"/> Estimated sales is @ Tk. 80,000 per months; <input type="checkbox"/> Estimated Profit is 35% On Income; <input type="checkbox"/> Two staff cost 200 to Tk. 250 per person pr day; <input type="checkbox"/> Payback period is estimated 3 years; <input type="checkbox"/> Expected date to start with new investment is November, 2015.

Information of Existing Business Operations.

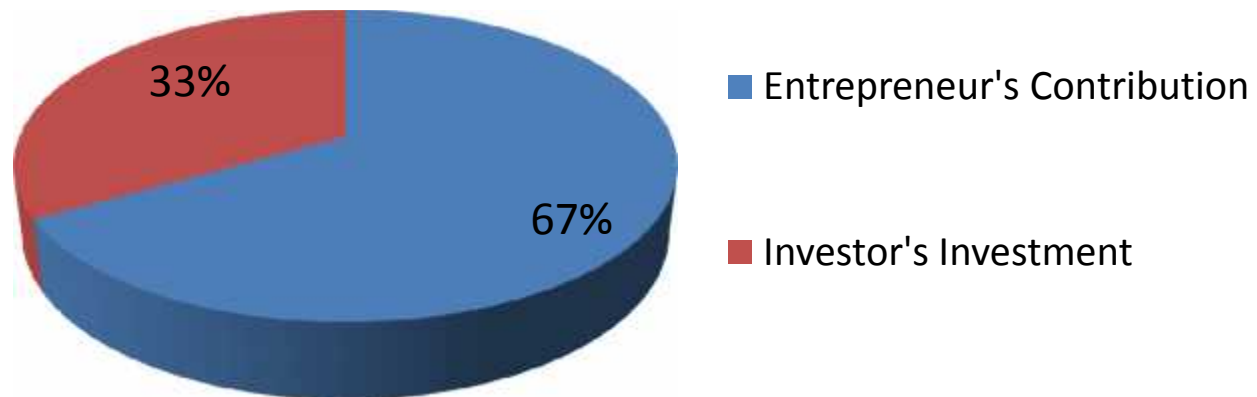
Particulars	Existing Business		
	Weekly	Monthly	Yearly
Sales (A)	20,000	80,000	960,000
Cost of Goods Sold	13,000	52,000	624,000
Gross profit (GP) [C=(A-B)]	7,000	28,000	336,000
<u>Less: Operating Costs:</u>			
Electricity bill		600	7,200
Transport		1,000	12,000
Shop Rent		5,000	60,000
Night guard bill		100	1,200
Mobile bill		500	6,000
Present salary		5,000	60,000
Other Expenses		1,500	18,000
Non Cash Item:			-
Depreciation Expenses		2,000	24,000
Total Operating Cost (D)		15,700	181,200
(C-D) Net Profit:		12,300	154,800

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business (1)	Proposed (BDT)(2)	Total (BDT) (1+2)
Shop Advanced	100,000	-	100,000
Chair (RFL)	40,000	20,000	60,000
Table(wood)	50,000	35,000	85,000
Sos Pan	50,000	40,000	
Different Plate (melamine, Ceramics)	16,600	15,000	31,600
Different Glass (melamine, Seramic)	3,400	-	3,400
Tripol (Waterproof Cloths)	-	20,000	20,000
Mat For Special Programme	-	7,000	7,000
Other Items (water dram-2, Hand washing darm-1, smoll bol-60,big bol-5, Cloth-120 part, bambu-200pic)	25,000	13,000	38,000
Cash in Hand	15,000		15,000
Total Capital	300,000	150,000	450,000

Source of Finance

Particulars	Amount in (BDT)	In %
Entrepreneur's Contribution	300,000	67
Investor's Investment	150,000	33
Total Investment	450,000	100



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly	Weekly	Monthly	Yearly
Revenue:									
Estimated Sales (A)	30,000	120,000	1,440,000	31,500	126,000	1,512,000	33,075	132,300	1,587,600
Cost of Goods Sold	19,500	78,000	936,000	20,475	81,900	982,800	21,499	85,995	1,031,940
Gross profit (GP)= [C (A-B)]	10,500	42,000	504,000	11,025	44,100	529,200	11,576	46,305	555,660
Less: Operating Costs:									
Electricity bill		600	7,200		630	7,560		662	7,938
Transportation		2,000	24,000		2,100	25,200		2,205	26,460
Shop Rent		5,000	60,000		5,250	63,000		5,513	66,150
Night guard		100	1,200		105	1,260		110	1,323
Proposed salary-self		10,000	120,000		10,500	126,000		11,025	132,300
Mobile bill		600	7,200		630	7,560		662	7,938
Other Expenses		2,000	24,000		2,100	25,200		2,205	26,460
Non Cash Item:									
Depreciation Expenses		3,000	36,000		3,150	39,600		3,308	39,690
Total Operating Cost (D)		23,300	279,600		24,465	295,380		25,688	308,259
(C-D) Net Profit		18,700	224,400		20,570	233,820		20,617	247,401
Retained Income:	224,400			233,820			247,401		

Notes: 1. Agreed Grace period: 3 Months.

2. Investment Payback schedule: 12 installment including ownership transfer fee after 3 month grace period.

CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)

	Year (1)	Year (2)	Year (3)
Cash inflow			
Opening Balance	15,000	329,400	503,220
Capital Infusion by Investor	150,000	-	-
Sales	1,440,000	1,512,000	1,587,600
Total Receipts	1,605,000	1,841,400	2,090,820
Cash Outflow			-
Cost of goods sold	936,000	982,800	1,031,940
Operating expenses	279,600	295,380	308,259
Return to investor (including Transfer fee)	60,000	60,000	60,000
Total payment	1,275,600	1,338,180	1,400,199
Closing Balances	329,400	503,220	690,621

SWOT ANALYSIS

STRENGTH

- ❖ Employment:
Self: 1
Others (beyond family): 02
- ❖ Skill & Experience;
- ❖ Ownership in his own name.

WEAKNESS

- ❖ Can not serve customer as per demand lack of sufficient capital;

OPPORTUNITIES

- ❖ Local Demand;
- ❖ Fixed Customers;
- ❖ Investor's money will be payback in three years.

THREATS

- ❖ Theft;
- ❖ Fire burn;
- ❖ Political Unrest.

Presented at 08th Ex. SB Design Lab on 14th October,
2015 at Grameen Kalyan.

Thank you

Pictures

My Shop and me.













Trade License.

শিল্পায়িত ও শ্রমিক বাণিজ্য



2186

৭নং চরনিলক্ষীয়া ইউনিয়ন পরিষদ
 সদর, ময়মনসিংহ

সাইসেস ফি আদায় রেজিস্ট্রার
 ইউনিয়ন পরিষদ কার্য নং ১৩ অনুযায়ী

ক্রমিক নং: _____

লাইসেন্স নং: ১৮-১৫

নবায়ন নং: ০৬,০৯,১৩

বই নং: ০৫

ট্রেড লাইসেন্স

ব্যবসা প্রতিষ্ঠানের নাম: এম এম, রোহা রুটার

মালিকের নাম: শ্রীঃ রোহা ওয়াশ ফ্যাব্রিক

মোকদ্দম/ঠিকানা: গ্রাম: কালা ডাঙ্গা, পাহাড় ডাকঘর: শুল্লু/চাষমপুর মাদ্রাসা

উপজেলা: সদর, জেলা: ময়মনসিংহ

পিতা/স্বামী নাম: শ্রীঃ আব্দুল আলী

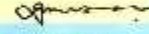
তাহার নিকট থেকে: ৩০০/- টাকা (কথায়: তিন শতা টাকা মাত্র)

মাত্র দু'বিয়া পাঠ্য। ৭নং চরনিলক্ষীয়া এলাকায় বাকী কবার জন্য লাইসেন্স নবায়ন করা হইল।

লাইসেন্সের প্রকার: সাধারণ

লাইসেন্সের মেয়াদ: ৩০.০৬.১৩ ইং তারিখ পর্যন্ত

বিঃ দ্রঃ- প্রতি বছর নির্দিষ্ট সময়ের পূর্বেই লাইসেন্স নবায়ন করতে হবে।


 মুখ্য প্রকৌশল ইন্স
 সরকারি
 শিল্পায়িত ও শ্রমিক বাণিজ্য
 ময়মনসিংহ

• কার্যকর ট্যাক্স সিন • প্রতি বছরই বর্ণিত
 • শিল্পের সহায়ক টিকা এবং সুরক্ষা প্যাচ
 • অন্য নুতন-অনিত-নুতন নতন • প্রয়োজনীয় সকল ব্যবস্থা লবন
 • পত্র সাপেক্ষ, পরিবেশ নিয়ন্ত্রণ

Thank You