

Nahid Decorator



নাহিদ ডেকোরেটর

শ্রোঃ মোঃ শাহপরান
০১৭৩৯ ৯৩২৫৫৯, ০১৮৩৪ ০২৫২৭১

এখানে বিয়ে, জন্মদিন, আকিকা, মেজবানী
ওয়াজ-মাহফিল সহ যে কোন অনুষ্ঠানে
ডেকোরেটরের মালামাল ভাড়া দেওয়া হয়।
লাইটিং ও আলোকসজ্জার কাজ করা হয়।

ইছাপুরা বাজার, শাহুরাস্তি, চাঁদপুর।

সিরাজ আর্ট
01836 672412

NU Identified and PP Prepared by :
Md. Saiful Islam
Verified By: MD. Sohrab Hossain



GRAMEEN TRUST

Presented by
Md. Shaparan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Md. Shaparan
Age	:	03-07-1987 (28 Years 7 months)
Marital status	:	Married
Children	:	One Son
No. of siblings:	:	Brothers- 02 Sister - 03
Parent's and GB related Info	:	
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sakina Begum
(iii) Father's name	:	Safikur Rahaman
(iv) GB member's info	:	Branch- Tamta Sharasty Center- 18/m, Group-09 Loanee no-3923 Member from 29/04/1992 to 03/12/2012 First loan: 5000 Existing loan- Nill 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
Education	:	Class Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Decorator Business.
Trade License No-		189
Business Experiences	:	12 Years
Other Own/Family Sources of Income	:	One brother is doing business
Other Own/Family Sources of Liabilities	:	N/A
NU Contact info.		01739932559
NU Project Source/Reference	:	GT Hajigonj Unit Office, Chandpur.



NU's Mother has been a member of Grameen Bank from 29/04/1992 to 03/12/2012 (20 years). At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house from the income of his business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Nahid Decorator
Address/ Location	:	Echapora Bazar, Sharasty, Chandpur.
Total Investment in BDT	:	435,000/=
Financing	:	Self BDT 335,000/=(from existing business) - 77% Required Investment BDT 100,000 (as equity) -23%
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	:	2 months
iv. In future risk mgt. plan (from fire, disaster etc.)	:	N/A

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)	
	Monthly	Yearly
Decorator Rent (A)	90,000	1,080,000
<i>Less: Cost of Rent (B)</i>	63,000	756,000
Gross Profit (A-B) = [C]	27,000	324,000
<i>Less: Operating Costs</i>		
Electricity Bill	200	2400
Mobile bill	500	6000
Shop rent	1,000	12000
Present Salary	9,000	108000
Others cost	250	3000
Night guard bill	100	1200
Non Cash Item:		
Depreciation (3,05,000*15%)	3,813	45750
Total Operating Cost (D)	14863	1,78,350
Net Profit (C-D):	12,137	145650

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
Present Stock Items			
Furniture	5,000		
Advance	30,000		
Present Stock (*)	3,00,000		335,000
Proposed Items (**):		100,000	100,000
Total Capital	3,35,000	100,000	435,000

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

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Chair(150 Pieces)	63,000
Table(3 Pieces)	11,500
Plate(420 Pieces)	42,000
Cooking pail (12 Pieces)	55,000
Generator(1 Piece)	45,000
LED Light	10,000
Terfol(3 piece)	11,000
Samiana(9 Pieces)	40,500
Others	22,000
Total Present Stock	300,000

Proposed Stock items	
Product name with quantity	Amount
Table(12Pieces 3800tk)	45,600
Plate(100 Pieces big 125tk)	12,500
Plate(100 Pieces Small 95tk)	9,500
Fan (Stand 2 Pieces 9600 tk)	19,200
Chair(31 pieces 420 tk per piece)	13,200
Total Proposed Item	100,000

Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
sales	120000	1440000	135000	1620000	150000	1800000
Less cost of sales	84000	1008000	94500	1134000	105000	1260000
Gross profit (15%)	36000	432000	40500	486000	45000	540000
Less operating cost						
Electricity Bill	200	2400	200	2400	200	2400
Mobile Bill	550	6600	600	7200	650	7800
Shop Rent	1000	12000	1000	12000	1000	12000
Proposed Salary- Self	9000	108000	9000	108000	9000	108000
Night guard bill	100	1200	150	1800	200	2400
Others (TL fees, etc.)	250	3000	300	3600	350	4200
Non Cash Item:				0		
Depreciation	5063	60750	5063	60750	5063	74724
Total Operating Cost (D)	16163	193950	16313	195750	16463	197550
(Net Profit C-D) :	19837	238050	24187	290250	28537	342450
Pay back	40,000		40,000		40,000	
Retained Income:	198050		250250		302450	

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	100000	0	0
1.2	Net Profit	238050	290250	342450
1.3	Depreciation (Non cash item)	60750	60750	60750
1.4	Opening Balance of Cash Surplus	0	258800	569800
	Total Cash Inflow	398800	609800	973000
2	Cash Outflow			
2.1	Purchase of Product	100000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back	40000	40000	40000
	Total Cash Outflow	140000	40000	40000
3	Net Cash Surplus	258800	569800	933000



STRENGTH

- Well Known Person in locality
- Skill and 12 years working Experience

WEAKNESS

- Lack of investment
- Less stock

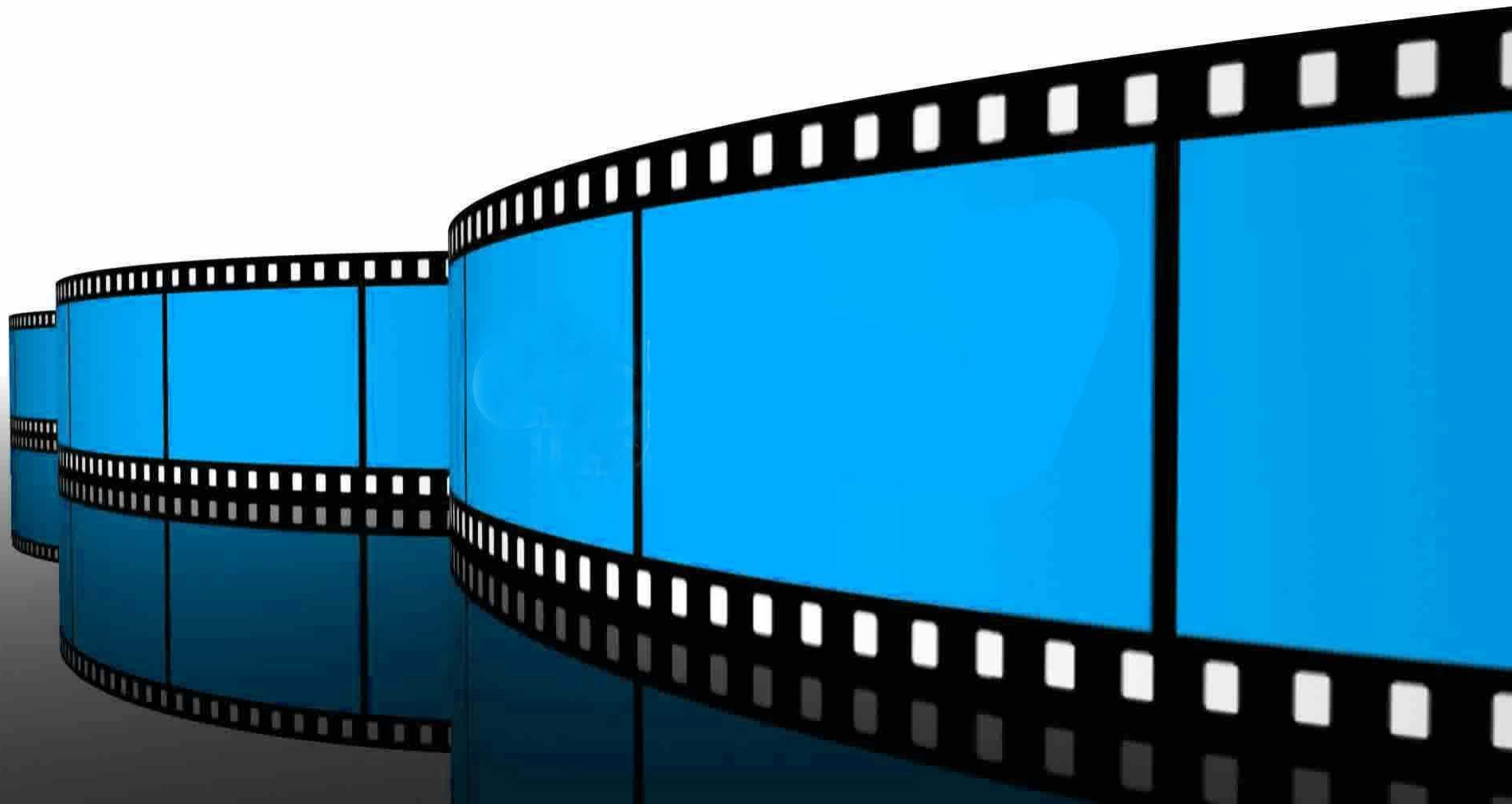
OPPORTUNITIES

- Have a chance at more customers within local area

THREATS

- Political Unrest
- Theft
- Fire

Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



Photographs





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