

Proposed NU Business Name: **M S DECORATOR**



Project identification and prepared by: Md. Habil Uddin,
Nagorpur Unit, Tangail

Project verified by: MD. Mizanur Rahman Patowary



Brief Bio of The Proposed Nobin Udyokta

Name	:	SAIFUL
Age	:	02-04-1985 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	2 Brothers & 1 Sisters
Address	:	Vill: Vatsala, P.O: Ponkbajjora, P.S: Nagorpur, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SUFIA
(iii) Father's name	:	MUTALEB
(iv) GB member's info	:	Branch: Mamudnagar , Centre # 3(Female), Member ID: 1383, Group No: 05 Member since: 01-02-2000 (16Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT 20000, Outstanding loan: BDT 15600
(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	:	8 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.	:	01710533219
Mother's Contact No.	:	01736310012
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nagorpur Unit, Tangail

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SUFIA joined Grameen Bank since 16 years ago. At first she took 5000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M S DECORATOR
Location	:	Kolmaid Road Pongbaijora, Nagorpur
Total Investment in BDT	:	BDT 805,000/-
Financing	:	Self BDT 735,000/-(from existing business) 91% Required Investment BDT 70,000/-(as equity) 09%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20 ft x 25 ft= 500 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decorating item▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 3 employees. ▪The shop is rented.▪Agreed grace period is 3 months.

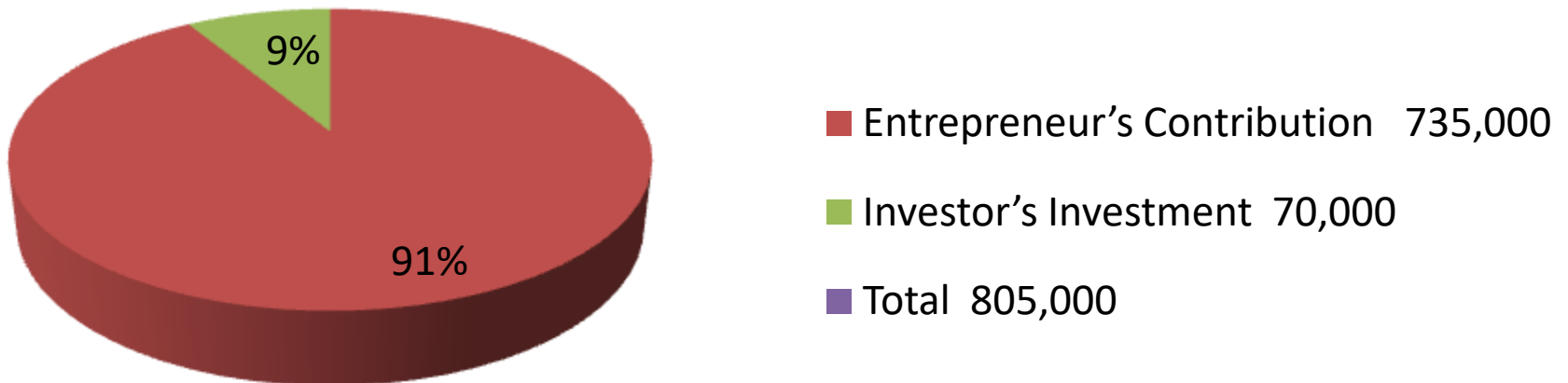
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorating item		73800	885600
Total sales (A)		73800	885600
Less Variable Exp.			
Decorating item		36900	442800
Total Variable exp. (B)		36900	442800
Contribution Margin CM [C= (A-B)]		36900	442800
less fixed exp.			
Rent		1400	16800
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		5000	60000
Salary (staff)		15000	180000
Entertainment		200	2400
Guard		150	1800
Mobile		200	2400
total fixed cost (D)		22850	274200
Net profit (E) [C-D]		14050	168600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Box	3	60000	180,000			0	180,000
Music System	7	25000	175,000			0	175,000
Projector	1	25000	25,000			0	25,000
Mixer	1	25000	25,000			0	25,000
Generator	3	28000	84,000			0	84,000
Glass	100	30	3,000			0	3,000
plate	500	80	40,000				
Bowl	4	4000	16,000				
table	15	1200	18,000				
Chair	200	370	74,000			0	74,000
Others	50	1700	85,000	1	70000	70,000	155,000
Security			10,000				10,000
Total	884		735,000	1		70,000	805,000

Source of Finance



Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Decorating item		97080	1164960	1223208	1284368
Total Sales (A)		97080	1164960	1223208	1284368
less variable Expenses					
Decorating item		48540	582480	611604	642184.2
Total variable Expenses (B)		48540	582480	611604	642184.2
Contribution Margin (CM)= (A-B)		48540	582480	611604	642184.2
Less Fixed Expenses					
Rent		1400	16800	16800	16800
Electricity bill		400	4800	4800	4800
Transportation		600	7200	7200	7200
Salary (self)		5000	60000	60000	60000
Salary (staff)		15000	180000	180000	180000
Entertainment		300	3600	3600	3600
Guard		150	1800	1800	1800
Mobile		300	3600	3600	3600
Total Fixed Cost		23150	277800	277800	277800
Net Profit (E) (C-D)		25390	304680	333804	364384.2
Investment Payback			28000	28000	28000

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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	70,000		
1.2	Net Profit	304,680	333,804	364384.2
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		276,680	582484
	Total Cash Inflow	374680	610484	946868.2
2	Cash Outflow			
2.1	Purchase of Product	70,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	28000	28000	28000
	Total Cash Outflow	98,000	28000	
3	Net Cash Surplus	276,680	582484	918868.2

SWOT ANALYSIS

STRENGTH

Employment: Self: 03 Family:0 Others:0
Experience & Skill : 08 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

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FAMILY PICTURE

