

Proposed NU Business Name: JAHED DECORATOR



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Howlader
Sonagazi Unit, Fani

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Brief Bio of The Proposed Nobin Udyokta

Name	:	AZIZUL HOQUE
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	0 1Son & 01 Daughter
No. of siblings:	:	02 Brothers & 01 Sister
Address	:	Vill: Chor Candia, P.O: Bhuiyar Bazar, P.S: Sonagazi, Dist: Fani.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SOKINA KHATUN
(iii) Father's name	:	ENAMUL HOQ
(iv) GB member's info	:	Branch: Chorkandia, Centre # 14(Female), Member ID: 1522, Group No: 05 Member since 05-05-1997-2009 (12 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 20,000/-Outstanding Loan :-/
(v) Who pays GB loan installment	:	No
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	
(viii) Any other loan like GB, BRAC ASA etc..	:	

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 the business and 08 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01824-813684
Mother's Contact No.	:	01865-944191
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Fani.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SOKINA KHATUN joined Grameen Bank since 12 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

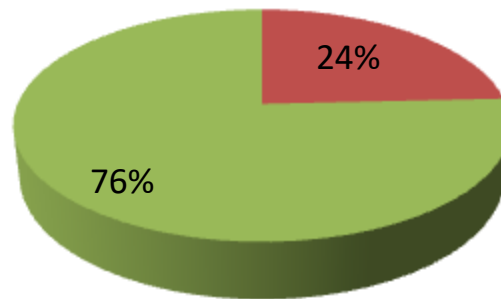
Business Name	:	: JAHED DECORATOR
Location	:	Motigong Bazar,Sonagazi, Fani.
Total Investment in BDT	:	BDT 66,000/-
Financing	:	Self BDT 1,6000/-(from existing business) 76% Required Investment BDT 50,000/-(as equity) 24%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing Two employees.▪Collects goods from Fani.▪Average 50 % gain on Service.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Patil,Plate,Table,Chair,Glass,Cloth ETC	1800	54000	648000
Total Sales(A)	1800	54000	648000
Less Variable Expense (B)			
Patil,Plate,Table,Chair,Glass,Cloth ETC	900	27000	324000
Total Variable Expense	900	27000	324000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		200	2400
Salary (Self)		5000	60000
Entertainment		300	3600
Salary (Self)		12000	144000
Gard		100	1200
Mobil Bill		400	4800
Total Fixed Cost (D)		19000	228000
Net Profit (E)= [C-D]		8000	96000

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Patil	1	2000	2000	5	6000	30000	32000
				35	60	2100	2100
Table	1	1000	1000	8	2000	16000	17000
Chair						0	
Glass	60	50	3000			0	3000
Cloth	300					0	0
Security			12000			0	
Others				0		1900	12900
						0	0
Total	362		16000	48		50,000	66,000

Source of Finance



- Entrepreneur's Contribution 16,000
- Investor's Investment 50,000
- Total 66,000

Financial Projection (BDT)					
Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Patil,Plate,Table,Chair,Glass,Cloth ETC	2300	69000	828000	869400	912870
Total Sales(A)	2300	69000	828000	869400	912870
Less Variable Expense (B)					
Patil,Plate,Table,Chair,Glass,Cloth ETC	1150	34500	414000	434700	456435
Total Variable Expense	1150	34500	414000	434700	456435
Contributon Margin (CM) [C=(A-B)]	1150	34500	414000	434700	456435
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		200	2400	2700	3000
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		12000	144000	144000	144000
Entertainment		300	3600	3600	3600
Gard		100	1200	1200	1200
Mobil Bill		400	4800	4900	5000
Total Fixed Cost (D)		19000	228000	228400	228800
Net Profit (E)= [C-D]		15500	186000	195300	205065
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<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	186,000	195300	205065
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		166000	341300
	Total Cash Inflow	236,000	361,300	546,365
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)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	166,000	341,300	526,365

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 08 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire

Pictures









FAMILY PICTURE

