

Proposed NU Business Name: **SAWRAB DIGITAL DECORATOR**



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Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



Brief Bio of The Proposed Nobin Udyokta

Name	:	NURUN NOBI
Age	:	12-12-1984 (32 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	03 Brothers 01 Sister
Address	:	Vill: mirgange ; P.O: M M Hatt ; P.S: Feni Sadare ; Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	ANGKUREN NESA
(iii) Father's name	:	LATE KOBBAT AHANG
(iv) GB member's info	:	Branch: kalidoho, Feni. Centre # 30 (Female), Member ID: 3506, Group No: 02 Member since: 23-03-2010 To 19-05-2016 (06 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 20,000/- Outstanding loan: 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	:	06 years experience in running business. 05 Years in own business. He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-936922
Family's Contact No.	:	01825-928155
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ANGKUREN NESHA joined Grameen Bank since **06** years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	SAWRAB DIGITAL DECORATOR
Location	:	Lemua Bazar, Feni
Total Investment in BDT	:	BDT 355,000/-
Financing	:	Self BDT 305,000/- (from existing business) 86% Required Investment BDT 50,000/- (as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10 ft x 15 ft= 150 square ft
Security	:	5,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Chair, Table, Glass, Jug, Plate etc▪Average 40% gain on sales.▪The shop is Rented.▪The business is operating by entrepreneur. Existing 02 employee.▪Collects goods from Feni, Chittagong .▪Agreed grace period is 3 months.

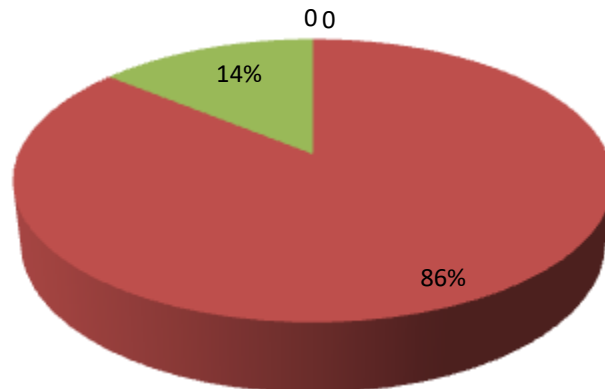
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Chair, Table, Glass, Jug, Plate etc		100,000	1200,000
Total Sales (A)		100,000	1200,000
Less Variable Expense			
Chair, Table, Glass, Jug, Plate etc		60,000	720,000
Total variable Expense (B)		60,000	720,000
Contribution Margin (CM) [C=(A-B)		40,000	480,000
Less Variable Expense			
Rent		1,100	13,200
Electricity bill		200	2400
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staff)		14,000	168,000
Entertainment		500	6000
Mobile bill		500	6000
Total fixed cost (D)		26,300	315,600
Net Profit (E)= [C-D]		13,700	164,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chair	120	470	56,400	50	470	23,500	79,900
Table	22	2200	48,400	10	2200	22,000	70,400
Sospen	15	4000	60,000	0	0	0	60,000
Plate	200	70	14,000	0	0	0	14,000
Tri pol	5	5,000	25,000	0	0	0	25,000
Water Dram	4	500	2,000	0	0	0	2,000
Jug	16	90	1,440	0	0	0	1,440
Glass	50	30	1,500	0	0	0	1,500
Cloth	30	2,000	60,000	0	0	0	60,000
Bamboo	0	0	20,000	0	0	0	20,000
Others	0	0	11,260	0	0	4,500	15,760
Security	1	0	5,000	0	0	0	5,000
Total	402		305,000	0	0	50,000	355,000

Source of Finance



- Entrepreneur's Contribution 305,000
- Investor's Investment 50,000
- Total 355,000

Financial Projection (BDT)

Paticular	Daily	Monthly	Year 1	Year 2	Year 3
Revenue(Sales)					
Chair, Table, Glass, Jug, Plate etc		105,000	1260000	1323000	1389150
Total Sales (A)		105,000	1260000	1323000	1389150
Less Variable Expense					
Chair, Table, Glass, Jug, Plate etc		63,000	756000	793800	833490
Total variable Expense (B)		63,000	756000	793800	833490
Contribution Margin (CM) [C=(A-B)		42,000	504000	529200	555660
Less Variable Expense					
Rent		1,100	13200	13,200	13,200
Electricity bill		500	6000	6,500	7,000
Transportation		6,000	72,000	73,000	73,800
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		14,000	168,000	168,000	168,000
Entertainment		500	6000	6,000	6,000
Mobile bill		400	4800	5,000	5,300
Total fixed cost (D)		27,500	330,000	331,700	333,300
Net Profit (E)= [C-D]		14,500	174,000	197,500	222,360
Investment Payback			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	174,000	197,500	222,360
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		154,000	331,500
	Total Cash Inflow	224,000	351,500	553,860
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
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	154,000	331,500	533,860

SWOT ANALYSIS

STRENGTH

Employment: Self: 00 Family:0 Others:00
Experience & Skill : 09 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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সৌভাগ্য ডিজিটাল ডেকোরেটর

বিয়া, কনসিন, গায়ে বেলুন, ডাবিক, ঝনা সহ যে কোন অনুষ্ঠানে ডেকোরেটরে অসামান্য কাজ দেওয়া হয় এবং বায়, বসুর্টি শাভা যায়।



FAMILY PICTURE

