

Tisa Decorators



Project by- Anjan Chandro Deb

**Madhobpur Unit
Area- 4**

**Identified By - Md. Shakil Ahmed
Verified by- Md. Ruhul Amin**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Name	:	Anjan Chandro Deb
Age	:	4 Jun-1987 (30 Years)
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	3 Brothers 3 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Usha Rani Deb
(iii) Father's name	:	Late.Chinu Gupal Deb
(iv) GB member's info	:	Branch: Jogodishpur Centre : 75/m Group no:03 Loanee no.:1729 Member since:2000-2017 First loan5000
Further Information:		Existing loan: 40,000 Outstanding: 25,000
(v) Who pays GB loan installment	:	Brother
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii)Any other loan like GCCN, GKF	:	N/A
Education	:	Class Five

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Decorator Business
Initial Investment	:	50,000
Trade License		20 (2017-2018)
Business Experience And Training Info	:	12 Years
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01727193019
NU Project Source/Reference	:	GT- Madhobpur Unit

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank since 2000-2017 (17 years). At first She took 5,000 taka from GB. GB Borrower invested GB Loan in business work and gradually improved their living standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Tisa Decorators</i>
Address/ Location	:	Jogodishpur, Madhobpur, Hobigonj
Total Investment in BDT	:	2,85,000
Financing	:	Self BDT- 2,35,000 /-(from existing business) 83% Required Investment BDT-50,000 /-(as equity) 17%
Present salary/drawings from business (estimates)	:	7000
Proposed Salary		7000
Proposed Business		30 %
(i)% of present gross profit margin	:	30%
(ii) Estimated %of proposed gross profit margin		
(iii) Agreed grace period		1 month

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u> Items-2,10,000 Shop Advance- 25,000	2,35,000		2,35,000
<u>Proposed items:</u>		50,000	50,000
Total Capital	2,35,000	50,000	2,85,000

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Present Stock items		
Product name	Unit (Quantity)	Amount
Generator	02	60,000
Electric Item		20,000
Chair	100	35,000
Sound System	02	40,000
Dekhci	04	20,000
Cloth		20,000
Others		15,000
Total Present Stock		2,10,000

Proposed items		
Product Name	Unit (Quantity)	Amount
Chair	75	30,000
Dekhci	04	20,000
Total Proposed items		50,000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	4,500	1,35,000	16,20,000
<i>Less: Cost of sales (B)</i>	3,150	94,500	11,34,000
Profit (C) [C=(A-B)]	1,350	40,500	4,86,000
Income from Services			
Gross Profit			
<i>Less: Operating Costs</i>			
Electricity bill		200	2,400
Night guard bill		100	1,200
Shop Rent		1,200	14,400
Mobile bill		400	4,800
Present salary/Drawings- self		7,000	84,000
Present Salary-Staff (4)		24,000	2,88,000
Conveyance or Transport			
Others (fees, Entertainment, TL renewal)		500	6,000
Non Cash Item:			
Depreciation Expenses(2,10,000)*10%		1750	21,000
<i>Total Operating Cost (F)</i>		35,150	4,21,800
Net Profit (E-F):		5,350	64,200

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	5,000	1,50,000	18,00,000	5,000	1,50,000	18,00,000
Less: Cost of Sale (B)	3,500	96,000	11,52,000	3,500	96,000	11,52,000
Profit (A-B)=(C)	1,500	45,000	5,40,000	1,500	45,000	5,40,000
Income from Services						
Gross Profit						
<i>Less: Operating Costs</i>						
Electricity bill		200	2,400		200	2,400
Night guard bill		100	1,200		100	1,200
Shop Rent		1,200	14,400		1,200	14,400
Mobile bill		400	4,800		400	4,800
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Present Salary-Staff (...)		24,000	2,88,000		24,000	2,88,000
Conveyance or Transport						
Others (fees, Entertainment, TL renewal)		500	6,000		500	6,000
Non Cash Item:						
Depreciation Expenses		1750	21,000		1750	21,000
Total Operating Cost		35,150	4,21,800		35,150	4,21,800
Net Profit (C-D) = (E)		9,850	1,18,200		9,850	1,18,200
GT payback			30,000			30,000
Retained Income:			88,200			88,200

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	50,000	
1.2	Net Profit	1,18,200	1,18,200
1.3	Depreciation (Non cash item)	21,000	21,000
1.4	Opening Balance of Cash Surplus		1,09,200
	Total Cash Inflow	1,89,200	2,48,400
2.0	Cash Outflow		
2.1	Purchase of Product	50,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	30,000	30,000
	Total Cash Outflow	80,000	30,000
3.0	Net Cash Surplus	1,09,200	2,18,400

SWOT ANALYSIS

STRENGTH

- Skilled and experienced
- Relationship with GB
- Good communicational Skill
- Well known businessman

WEAKNESS

- Less Stock

OPPORTUNITIE

- More Employment opportunity
- Expansion of business

THREATS

- Competitors
- Theft





নাম: অঞ্জন চন্দ্র দেব

Name: ANJAN CHANDRO DEB

পিতা: যুত চিনু গোপাল দেব

মাতা: উষা রানী দেব

Date of Birth: 04 Jun 1987

ID NO: 3617169106219



গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র

সংসদে পরিবেশিত বাংলাদেশ সরকার

পদ্ম ভূষণীপুর ইউনিয়ন পরিষদ সদরদপ্তর
মাধবপুর, হবিগঞ্জ।
বাবসা সক্রান্ত অনুমতি পত্র

অনুমতি পত্র নং- ২০
ক্রমিক নং ১
ইউ.নং. ০০১
সেবা/স্বামী নাম: ডিমা চন্দ্র দেব
পিতা/স্বামীর নাম: যুত চিনু গোপাল দেব
বাবসার ঠিকানা: হবিগঞ্জ জেলা
উপজেলা: মাধবপুর, জেলা: হবিগঞ্জ
মাধবপুর, হবিগঞ্জ জেলা
বাবসার বয়স: ৩৮
সর্বমোট দিন: ৩০০
সেবা/স্বামীর নাম: ডিমা চন্দ্র দেব
পিতা/স্বামীর নাম: যুত চিনু গোপাল দেব
বাবসার ঠিকানা: হবিগঞ্জ জেলা
উপজেলা: মাধবপুর, জেলা: হবিগঞ্জ
মাধবপুর, হবিগঞ্জ জেলা
বাবসার বয়স: ৩৮
সর্বমোট দিন: ৩০০

তারিখ: ০১/০৭/২০১৭
স্বাক্ষর: [Signature]
সেবা/স্বামীর নাম: ডিমা চন্দ্র দেব
পিতা/স্বামীর নাম: যুত চিনু গোপাল দেব
বাবসার ঠিকানা: হবিগঞ্জ জেলা
উপজেলা: মাধবপুর, জেলা: হবিগঞ্জ
মাধবপুর, হবিগঞ্জ জেলা
বাবসার বয়স: ৩৮
সর্বমোট দিন: ৩০০

















thank
you!