



Grameen Kalyan

Proposed NU Business Name : Bhai Bhai Decorator & Sound System



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	: Md. Abdul Alim Vill : Hasdia Chor, Post: Jodubyra. Upazilla : Kumarkhali, District: Kushtia.
Age	: 28 Years.
Marital status	: Married.
Children	: 01 Daughter
No. of siblings:	: 4 (Four) Brothers.
Parent's and GB related Info	
(i) Who is GB member	: Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	: Mst: Sobura Khatun.
(iii) Father's name	: Md : Abdul Sobahan Biswas.
(iv) GB member's info	: Branch: Panti, Group # 06, Centre # 53/M, Loan no : 4435. Member since: 2003, First loan: Tk. 2,000, Last GB loan: 20,000, Outstanding: 2,000
Further Information:	
(v) Who pays GB loan installment	: Father.
(vi) Mobile lady	: No
(vii) Grameen Education Loan	: Nil
(viii) Any other loan like GCCN, GKF etc.	: Nil
(ix) Others	: Nil
Education, till to date	: Class Seven.

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

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Shop operate.
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	06 (Six) years of experience in this business. Entrepreneur started his business with BDT 1,00,000 (One lac). Now it's value is BDT 3,90,000 (Three Lac ninety thousand taka only).
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	Nil
Contact number	:	01948802178.
National ID number	:	19865017134000033.
NU Project Source/Reference	:	Grameen Kalyan, Kumarkhali Unit, Kushtia.

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

Entrepreneur's Mother is a GB member since 2003. At first she took GB loan BDT 2,000 (Two thousand) and used the money to Business. Subsequently she borrowed loan from GB for several times for different activities including this business.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

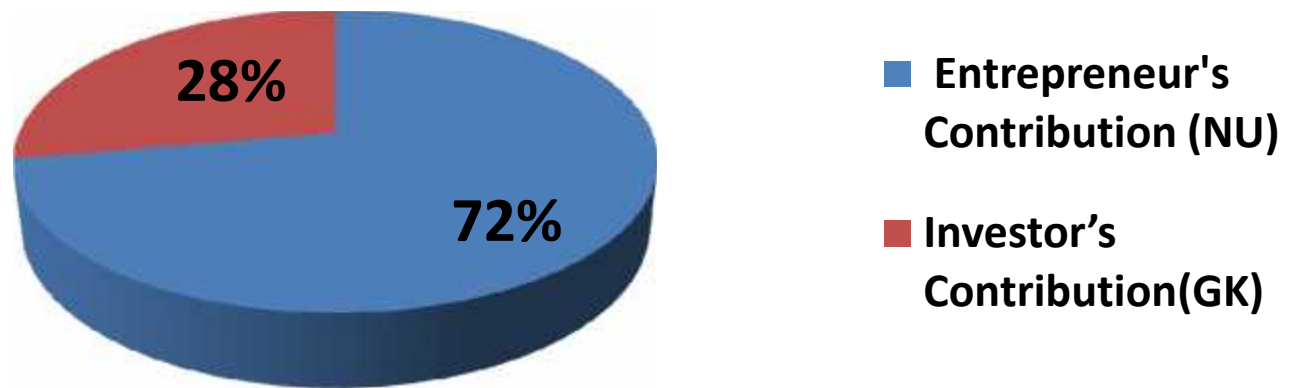
Project's Name	:	Bhai Bhai Decorator & Sound System.
Address/ Location	:	Bharora Bazar, Chapra, Kumarkhali, Kushtia.
Total Investment	:	BDT 5,40,000/-
Financing	:	Self financing: BDT 3,90,000/- Required Investment: BDT 1,50,000 (as equity)
Present salary/drawings from business (estimates)	:	BDT 5,000/- (Five Thousand Only)
Proposed Salary	:	BDT 7,000/- (Seven Thousand Only)
Proposed Business Implementation Plan	:	<ul style="list-style-type: none"> ➤ This is an on going business so the fund need to increase the volume of existing product and add some new products line (Chair, Table, Plate, Spoon, Tray, Other decorator Items, etc) ➤ Gain on Sale 50%. ➤ Payback period to the investor is 2 years; ➤ Agreed Grace period 3 months;

PROPOSED PROJECT INVESTMENT BREAKDOWN

Particulars	Existing Business/ NU (BDT)	Proposed Business (BDT)		Total (BDT)
		NU	Investor	
Investments in different categories:				
Computer, Printer	60,000	0	0	60,000
Mobile Instrument	20,000	0	0	20,000
Furniture	20,000	0	0	20,000
Sound box (4 pair)	250,000	0	0	250,000
Shop Advance	25,000	5,000	0	30,000
Chair 100 pieces	-	0	40,000	40,000
Plate 200 pieces			12,000	12,000
Spoon, Tray			20,000	20,000
Glass 100 pieces			5,000	5,000
Others decorator item			23,000	23,000
Table 20 pieces			50,000	50,000
Cash in hand	-	10000	0	10000
Total Capital	375,000	15,000	150,000	540,000

Source of Finance

Source	Amount in BDT	In %
Entrepreneur's Contribution (NU)	390,000	72
Investor's Contribution(GK)	150,000	28
Total Investment	540,000	100



Existing Business Info

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	1,000	30,000	360,000
Less: Cost of sales (B):	500	15,000	180,000
Gross profit (GP) [C=(A-B)]	500	15,000	180,000
Less: Operating Costs:			
Electricity bill		500	6,000
Shop Rent		500	6,000
Transportation		300	3,600
Mobile bill		200	2,400
Present salary/Drawings-self		5,000	60,000
Entertainment		200	2,400
Non Cash Item:			
Depreciation Expenses		300	3,600
Total Operating Cost (D)		7,000	84,000
(C-D)Net Profit:		8,000	96,000

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A)	2,500	65,000	780,000	2,875	74,750	897,000
Less: Cost of sales (B):	1,250	32,500	390,000	1,438	37,375	448,500
Gross profit (GP) [C=(A-B)]	1,250	32,500	390,000	1,438	37,375	448,500
Less: Operating Costs:						
Electricity bill		300	3,600		330	3,960
Generator Bill		150	1,800		165	1,980
Shop Rent		600	7,200		660	7,920
Transportation		1000	12,000		1100	13,200
Mobile bill		400	4,800		440	5,280
Proposed salary		7,000	84,000		7,000	84,000
Entertainment		300	3,600		330	3,960
Non Cash Item:						
Depreciation Expenses		1000	12,000		1100	13,200
Total Operating Cost (D)	0	10,750	129,000	0	11,125	133,500
(C-D)Net Profit:		21,750	261,000		26,250	315,000
Retained Income:			261,000			315,000

Notes: 1. Agreed Grace period: Three Months.

2. Investment Payback schedule: Quarterly Installment including ownership transfer fee after three months grace period.

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

	<i>Year 1</i>	<i>Year 2</i>
Cash inflow:		
Opening Balance	0	336,000
Capital Infusion by UDYOKTA	15000	
Capital Infusion by Investor	150000	
Sales	780,000	897,000
Total Receipts	945,000	1,233,000
Cash Outflow:		
Cost of goods sold	390,000	448,500
Operating expenses	129,000	133,500
Return to investor	90,000	90,000
Total payment	609,000	672,000
Closing Balance	336,000	561,000

SWOT ANALYSIS

STRENGTH

- Employment:
 - Self: 1; Employee: 0
- Ownership in his own name.

WEAKNESS

- Lack of sufficient capital
- Sometimes decorator materials is damage.

OPPORTUNITIES

- Huge demand in local area;
- Local demand
- Investor's money will be payback in two years.

THREATS

- Competitors.
- Fire.

Presented at 17th Ex. SB Design Lab on April 20,
2016 at Grameen Kalyan

Thank you



Existing Business Photo

















NU with his Father & Mother



Nu with his Mother



Thank You