

*Proposed NU Business Name : **Priya Decorator***
*Business Category: **General Retail & Wholesale***



Project Identified by: Md. Shofikul Islam , Assistant officer, Naogaon
Business Proposal Prepared by: Md Rezaur Rashid Dewan

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name and address	:	Kanchon Kumar Vill: Bilshoni, Union: 1 no sona Dangga, Post: Nasirganj, Upazila: Bagmara District: Rajshahi.
Age	:	30 years
Marital status	:	Married
Children	:	1 (One) son and 1 (One) daughter
No. of siblings:	:	01 (one) brother
Parent's and GB related Info:		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Sreemoti Samoli Rani
(iii) Father's name	:	Sree Nirod Chondro
(iv) GB member's info	:	<i>Branch: sona Dangga, Bagmara, Centre # 44/mo</i> <i>Loan no.: 3608/2, Membership since 2000 to 2008</i> First loan: Tk. 2,000 Existing loan: Tk. Nil, Last Loan: Tk. 26,000
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	Nil
(viii) Any other loan	:	Nil

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

Education, till to date	:	Class Eight
Present Occupation (Besides own business, i.e., perusing further studies, other business etc.)	:	Nil
Business Experiences and Training Info (years of experience, if s/he received any on- hand training, formal training, working experience as an apprentice etc.)	:	Last 10 (Ten) years entrepreneur is running his own business. He started the business with BDT 35,000 (Thirty five thousand).
Other Own/Family Sources of Income	:	His Fathers' income from agriculture.
Other Own/Family Sources of Liabilities	:	Nil
NU's Contact No.	:	01713772219
NU's National ID No.	:	8111285214967
NU Project Source/Reference	:	Grameen Telecom Trust

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

- Sreemoti Samoli Raniis a GB member since at first she took GB loan BDT 2,000 (Two thousand).
- Successively several times she utilized GB loan for household and cultivation purposes.
- Finally GB loan helped her to improve economic condition and livelihood.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Priya Decorator</i>
Address/ Location	:	Simla Bazar, Bagmara , Rajshahi
Total Investment in BDT	:	Tk. 610,210
Financing	:	Self Tk. 410,210 (from existing business) Required Investment Tk. 20,0000 (as equity)
Present salary/drawings from business	:	BDT 5,000 (Five thousand)
Proposed Salary	:	BDT 6,000 (Six thousand)
Proposed Business Implementation Plan		
(i) % of present gross profit margin	:	On products 65%
(ii) Estimated % of proposed gross profit margin	:	On products 65%
(iii) In future risk mgt. plan (from fire, disaster etc.)		

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	EB (BDT)		
	Daily	Monthly	Yearly
Sales income	1,200	33,600	403,200
Total Sales (A)	1,200	33,600	403,200
Cost of Labour and services	420	11,760	141,120
Total cost of goods sold (B)	420	11,760	141,120
Gross Profit (C) [C=(A-B)]	780	21,840	262,080
Less: Operating Cost:			
Electricity bill		500	6,000
Night Guard bill		70	840
Shop Rent		600	7,200
Mobile bill		400	4,800
Conveyance		3,500	42,000
Provision of bad Debt		2	28
Present Salary (Self & family)		5,000	60,000
Present Salary (Assistant-02)		3,000	36,000
Other Cost (stationary & Entertainment etc.)		500	6,000
Non Cash Item:			
Depreciation Expenses		4,778	57,340
Total Operating Cost (D)		18,351	220,207
Net Profit (C-D):		3,489	41,873

PRESENT & PROPOSED INVESTMENT BREAKDOWN

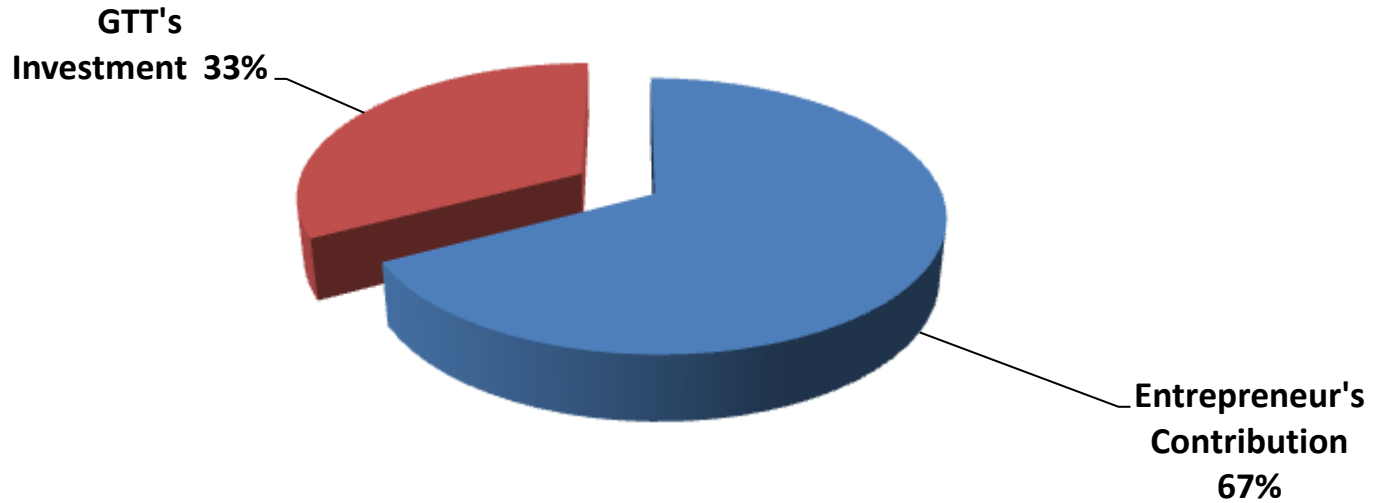
Particulars		Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Existing	Proposed			
Investment in products (Fan, Cloth, Chair, Lighting Box, Plate, Table etc.)	Investment in products (Fan, Cloth, Chair, Lighting Box, Plate, Table etc.)	360,330	200,000	560,330
Investment in Machineries & Equipment (Shallow machine-03 and other materials etc.)		20,200	-	20,200
Cash in hand		10,000	-	10,000
Debtors (Since January, 2016 to at present)		2,770	-	2,770
Creditors (Since January, 2016 to at present)		(900)	-	(900)
Decoration (fixture and fittings)		2,600	-	2,600
Advance for Shop		15,000	-	15,000
Total Capital		410,000	200,000	610,000

SOURCE OF FINANCE

■ Entrepreneur's Contribution BDT 410,000

■ GTT's Investment BDT 200,000

■ Total Capital BDT 610,000



FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated sales income	1,900	53,200	638,400	2,185	61,180	734,160	2,404	67,298	807,576
Estimated Total Income from sales & Services (A)	1,900	53,200	638,400	2,185	61,180	734,160	2,404	67,298	807,576
Cost of Labour and services	665	18,620	223,440	765	21,413	256,956	841	23,554	282,652
Total cost of goods sold (B)	665	18,620	223,440	765	21,413	256,956	841	23,554	282,652
Gross Profit (C) [C=(A-B)]	1,235	34,580	414,960	1,420	39,767	477,204	1,562	43,744	524,924
Less: Operating Cost:									
Electricity bill		600	7,200		700	8,400		800	9,600
Night Guard bill		70	840		140	1,680		50	600
Shop Rent		600	7,200		800	9,600		1,000	12,000
Mobile bill (SMS & Reporting)		500	6,000		700	8,400		900	10,800
Conveyance		4,500	54,000		4,800	57,600		5,100	61,200
Provision of bad Debt		2	28		2	28		2	28
Ownership Transfer Fee		1,333	8,000		1,333	16,000		1,333	16,000
Proposed Salary (Self & family)		6,000	72,000		7,000	84,000		8,000	96,000
Proposed Salary (Assistant-02)		4,000	48,000		5,000	60,000		6,000	72,000
Bank Charge (DD, PO, SC)		50	600		100	1,200		100	1,200
Other Cost (stationary & Entertainment etc.)		700	8,400		900	10,800		1,300	15,600
Non Cash Item:									
Depreciation Expenses		7,278	87,340		7,278	87,340		7,278	87,340
Total Operating Cost (D)	-	25,634	299,607	-	28,754	345,047	-	31,864	382,367
Net Profit (C-D):	-	8,946	115,353	-	11,013	132,157	-	11,880	142,557
Retained Income			115,353			247,510			390,067

Notes: 1. **Agreed Grace period:** Six months

2. **Investment Payback schedule:** Quarterly installment would also include ownership transfer fee from the date of cheque deposited in NU's business account.

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	200,000	-	-
1.2	Net Profit (ownership tr. Fee added back)	123,353	148,157	158,557
1.3	Depreciation Expenses	87,340	87,340	87,340
1.4	Opening Balance of Cash Surplus	-	162,692	302,189
	Total Cash Inflow	410,692	398,189	548,085
2.0	Cash Outflow			
2.1	Product Purchase	200,000	-	-
2.2	Investment Payback including Ownership Transfer Fee	48,000	96,000	96,000
	Total Cash Outflow	248,000	96,000	96,000
3.0	Total Cash Surplus	162,692	302,189	452,085

SWOT ANALYSIS

<p>STRENGTH</p> <ul style="list-style-type: none"><input type="checkbox"/> Present employment: Self: 01 Family: 01 Others (beyond family):02 Future employment: 0<input type="checkbox"/> Trade License in his own name;<input type="checkbox"/> He has on hand training;<input type="checkbox"/> Maintain books of record;<input type="checkbox"/> Business Experience : 10yrs.	<p>WEAKNESS</p> <ul style="list-style-type: none"><input type="checkbox"/> Can not supply goods and Services as per demand;
<p>OPPORTUNITIES</p> <ul style="list-style-type: none"><input type="checkbox"/> Location of Shop;<input type="checkbox"/> Have some fixed customer.<input type="checkbox"/> Increasing demand;<input type="checkbox"/> The Capital of the entrepreneur will be BDT 800,067 after 3 years excluding payback of investor's money.	<p>THREATS</p> <ul style="list-style-type: none"><input type="checkbox"/> Increase of local competitors;

Presented at 201st as Yunus Centre and 48th In-house Executive
Social Business Design Lab
(GTT) on March 07, 2016 at Grameen Telecom Trust Premises

Thank you

Pictures

P D

শ্রী ডেকোরেশন

শ্রীঃ কাঞ্চন কুমার
শমলা বাজার

বাসঃ ০১৭০৩৭৭২২০৯









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୧୧୦୦	୨୬୭୯	୦	୨୦୦	୭୨୬୯
୧୨୦୦	୭୨୬୯	୧୦୦୦	୧୧୦୦	୧୦୯
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୧୦୦୦	୨୨୭୯	୦	୨୦୦	୭୨୬୯
୧୧୦୦	୭୨୬୯	୦	୨୦୦	୫୫୭୯
୨୬୦୦	୫୫୭୯	୫୦୦୦	୨୦୦	୧୬୭୯

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গণপ্রজাতন্ত্রী বাংলাদেশ সরকার

Government of the People's Republic of Bangladesh

NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: কঞ্চন কুমার

Name: Kanchon Kumar

পিতা: শ্রী নিরোদ চন্দ্র

মাতা: শ্রীমতি শ্যামলী রানী

Date of Birth: 02 Jun 1985

ID NO: 8111285214967

এই কার্ডটি গণপ্রজাতন্ত্রী বাংলাদেশ সরকারের সম্পত্তি। কার্ডটি ব্যবহারকারী ব্যতীত অন্য
কোথাও পাওয়া গেলে নিকটস্থ পোষ্ট অফিসে জমা দেয়ার জন্য অনুরোধ করা হলো।

ঠিকানা: গ্রাম/রাস্তা: বিলশনি, বিলশনি, ডাকঘর: নাসিরগাজ - ৬২৫০, বাগমারা,
রাজশাহী

প্রদানকারী কর্তৃপক্ষের স্বাক্ষর প্রদানের তারিখ: ০৩/০৮/২০০৮



লাইসেন্স ফি আদায় রেজিষ্টার

অর্থ বৎসর ২০২৫-২৬

লাইসেন্স

২৩ নং মোহনগঞ্জ..... ইউনিয়ন পরিষদ

বাগচাই..... থানা/ উপজেলা

বাগমারা..... জেলা

তারিখ ০৬/০২/২০২৫

বই নম্বর : ০৬

লাইসেন্স নম্বর : ২০

লাইসেন্সধারীর নাম : শ্রীমতী সুনীল কুমার

পিতা/স্বামীর নাম : শ্রী বিজয় চন্দ্র শর্মা

মাতার নাম : শ্রীমতী সুনীল কুমার

ঠিকানা : শ্রীমতী সুনীল কুমার, বাগমারা

পেশার ধরণ : "শ্রীমতী সুনীল কুমার" -

০৫ জুন/২৫..... তারিখ পর্যন্ত বৈধ

ফি প্রদানের পরিমাণ টাকা ২০০/- (কথায় দুই শত টাকা মাত্র)

প্রাপ্ত হয়ে তার ব্যবসা/ বৃত্তি/ পেশা..... চালিয়ে যাবার জন্য এই লাইসেন্স প্রদান

করা হলো।

তারিখ : ০৬/০২/২০২৫

চেয়ারম্যানের স্বাক্ষর

গ্রামীণ ব্যাংক

লোনডান ব্যাংক শাখা

সহজ ঋণের পাশবই

৪৩১৬ ৪৪২

নাম শ্রীমতি জ্যামলী রানী ৪৩১৬

কেন্দ্রের নাম

শাখা

গ্রামীণ ব্যাংক

লোনডান ব্যাংক শাখা

সহজ ঋণের পাশ বই

নাম শ্রীমতি জ্যামলী রানী

ঋণী নং ৩৩৫৮

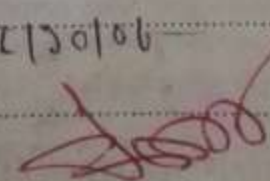
গ্রুপ নং ০২

কেন্দ্র নং ৪৪২

কেন্দ্রের নাম শ্রীমতী জ্যামলী রানী

বই ইস্যুর তারিখ ১৫/১০/১৬

শাখা ব্যবস্থাপকের স্বাক্ষর





Thank You