

Proposed NU Business Name: **ORNOB DECORATOR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	DULAL MIA
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class- Four
Marital status	:	Married
Children	:	04 Son & 0 Daughter
No. of siblings:	:	03 Brothers & 03 Sisters
Address	:	Vill: Chor Gones, P.O: Sonagazi, P.S: Sonagazi, 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	:	ROKEA KHATUN
(iii) Father's name	:	LATE.MAHABUBUL HAK
(iv) GB member's info	:	Branch: Chorcandia, Centre # 50 (Female), Member ID: 4891, Group No: 06 Member since :12-08-1996-2001 (05Years) First loan: BDT 4,000
Further Information:		Existing Loan: 10,000/-Outstanding Loan : NIL
(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	:	12 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-782582
Mother's Contact No.	:	01825-806971
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ROKEA KHATUN joined Grameen Bank since 5 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in purchase cow.

Proposed Nobin Udyokta Business Info

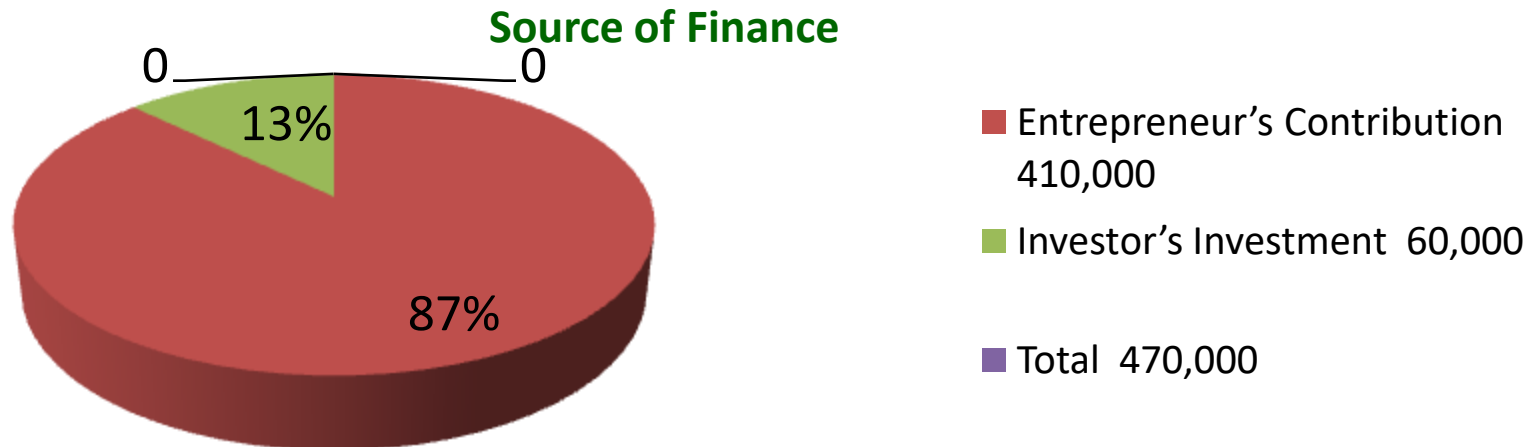
Business Name	:	ORNOB DECORATOR
Location	:	Takia Road, Sonagazi, Feni.
Total Investment in BDT	:	BDT 4,70,000/-
Financing	:	Self BDT 4,10,000/-(from existing business) 87% Required Investment BDT 60,000/-(as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	24 ft x 12 ft= 288 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his Business.▪The business is operating by entrepreneur. Existing five employees.▪Collects goods from feni.▪Average 40 % gain on Service.▪The Shop is rented.▪Agreed grace period is 3 months.

Exesting

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Chair,Table,Plate,glass,Spoon,Dram,Cloth ETC	8000	240000	2880000
Total Sales(A)	8000	240000	2880000
Less Variable Expense (B)			0
Chair,Table,Plate,glass,Spoon,Dram,Cloth ETC	4800	144000	1728000
Total Variable Expense	4800	144000	1728000
Contributon Margin (CM) [C=(A-B)]	3200	96000	1152000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Salary (Staff)		40000	480000
Entertainment		400	4800
Gard		100	1200
Mobil Bill		300	3600
Total Fixed Cost (D)		49800	597600
Net Profit (E)= [C-D]		46200	554400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	200	360	72000	100	360	36000	108000
Table	25	2000	50000			0	50000
Plate	300	70	21000			0	21000
Glass	80	25	2000			0	2000
pan	2	1200	2400			0	2400
Deak	15	8000	120000	3	8000	24000	0
Cloth,Bambo,Dram			60000			0	
Security			60000			0	60000
other			22600			0	22600
Total	622		410000	103		60,000	470,000



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chair,Table,Plate,glass,Spoon,Dram,Cloth ETC	9500	285000	3420000	3591000	3770550
		0	0	0	0
Total Sales(A)	9500	285000	3420000	3591000	3770550
Less Variable Expense (B)					
Chair,Table,Plate,glass,Spoon,Dram,Cloth ETC	5700	171000	2052000	2154600	2262330
Total Variable Expense	5700	171000	2052000	2154600	2262330
Contributon Margin (CM) [C=(A-B)]	3800	114000	1368000	1436400	1508220
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		2000	24000	25200	26460
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		40000	480000	480000	480000
Entertainment		400	4800	4800	4800
Gard		100	1200	1200	1200
Generator		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		49800	597600	599200	600860
Net Profit (E)= [C-D]		64200	770400	808920	849366
Investment Pay Back			24,000	24,000	24,000

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	60,000		
1.2	Net Profit	770,400	808920	849366
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		746400	1531320
	Total Cash Inflow	830,400	1,555,320	2,380,686
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	746,400	1,531,320	2,356,686

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill :12 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

