

Proposed NU Business Name: **TANVEER DECORATOR**



Project identification and prepared by: Aowlad Hossain,  
Feni Sadar Unit, Feni

Project verified by: Susanta Kumar Bishwash



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MONJUL HAQUE</b>
Age	:	03-06-1985 ( 31 Years)
Education, till to date	:	Class 5
Marital status	:	Married
Children	:	01 Sons
No. of siblings:	:	02 Brothers 03 Sisters
Address	:	Vill: Ghagra ; P.O: Sosordi ; 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	:	<b>SOKINA BEGUM</b>
(iii) Father's name	:	<b>MAHBUL HAQUE</b>
(iv) GB member's info	:	Branch: Sosordi, Feni. Centre # 50 (Female), Member ID: 4341, Group No: 04 Member since: 25-06-1998 To Present ( 18 Years) First loan: BDT 3,000/- Existing loan: BDT 150,000/- Outstanding loan: BDT 92,250
Further Information:		
(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	:	15 years experience in running business. 15 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.	:	01711-714018
Family's Contact No.	:	01868-054410
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Feni Sadar Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SOKINA BEGUM** joined Grameen Bank since **18** years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>TANVEER DECORATOR</b>
Location	:	Dulamiya, Feni
Total Investment in BDT	:	BDT 530,000/-
Financing	:	Self BDT 470,000/- (from existing business) 89% Required Investment BDT 60,000/- (as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 15 ft= 150 square ft
Security	:	15,000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chair, Table, Glass, Jug, Plate etc</li><li>▪Average 100% gain on Service.</li><li>▪The shop is Rented.</li><li>▪The business is operating by entrepreneur. Existing 03 employee.</li><li>▪Collects goods from Feni, Chittagong .</li><li>▪Agreed grace period is 3 months.</li></ul>

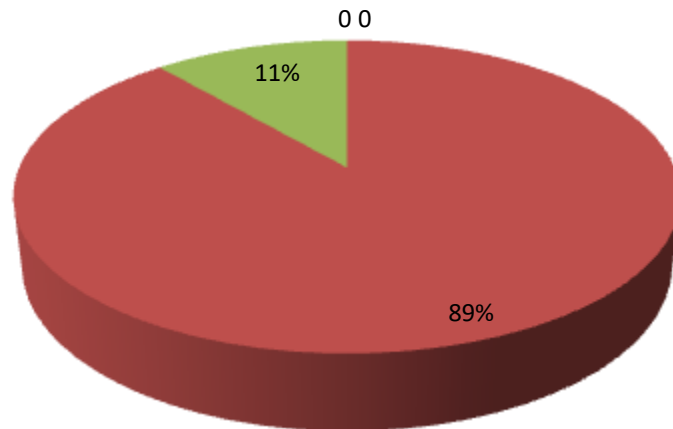
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue(Sales)</b>			
Chair, Table, Glass, Jug, Plate etc		100,000	1200,000
<b>Total Sales (A)</b>		100,000	1200,000
<b>Less Variable Expense</b>			
Chair, Table, Glass, Jug, Plate etc		10,000	120,000
<b>Total variable Expense (B)</b>		10,000	120,000
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>90,000</b>	<b>1080,000</b>
<b>Less Variable Expense</b>			
Rent		600	7200
Electricity bill		300	3600
Transportation		15,000	180,000
Salary (self)		5,000	60,000
Salary (staff)		50,000	600,000
Entertainment		300	3600
Mobile bill		500	6000
<b>Total fixed cost (D)</b>		<b>71,700</b>	<b>860,400</b>
<b>Net Profit (E)= [C-D]</b>		<b>18,300</b>	<b>219,600</b>

# Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chair	150	400	60,000	50	400	20,000	80,000
Table	32	1500	48,000	0	0	0	48,000
Sospen	300	120	36,000	33	120	4,000	39,960
Plate	6	5,000	30,000	0	0	0	30,000
Tri pol	15	5,000	75,000	0	0	0	75,000
Water Dram	200	500	100,000	0	0	0	100,000
Jug	50	100	5,000	0	0	0	5,000
Glass	11	6000	66,000	6	6000	36000	102,000
Cloth	3	5,000	15,000	0	0	0	15,000
Others	0	0	20,000	0	0	0	20,000
Security	1	0	15,000	0	0	0	15,000
<b>Total</b>	<b>415</b>		<b>470,000</b>	<b>0</b>	<b>0</b>	<b>60,000</b>	<b>530,000</b>

## Source of Finance



- Entrepreneur's Contribution 470,000
- Investor's Investment 60,000
- Total 530,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year 1	Year 2	Year 3
<b>Revenue(Sales)</b>					
Chair, Table, Glass, Jug, Plate etc		110,000	1320,000	1386000	1455300
<b>Total Sales (A)</b>		110,000	1320,000	1386000	1455300
<b>Less Variable Expense</b>					
Chair, Table, Glass, Jug, Plate etc		11,000	132,000	138600	145530
<b>Total variable Expense (B)</b>		11,000	132,000	138600	145530
<b>Contribution Margin (CM) [C=(A-B)</b>		<b>99,000</b>	<b>1188,000</b>	<b>1247,400</b>	<b>1309,770</b>
<b>Less Variable Expense</b>					
Rent		600	7200	7,200	7,200
Electricity bill		600	7200	7,500	8,000
Transportation		16,000	192,000	192,500	193,000
Salary (self)		5000	60,000	60,000	60,000
Salary (staff)		50,000	600,000	600,000	600,000
Entertainment		300	3600	3,600	3,600
Mobile bill		600	7200	7,500	7,800
<b>Total fixed cost (D)</b>		<b>73,100</b>	<b>877,200</b>	<b>878,300</b>	<b>879,600</b>
<b>Net Profit (E)= [C-D]</b>		<b>25,900</b>	<b>310,800</b>	<b>369,100</b>	<b>430,170</b>
Investment Payback			24,000	24,000	24,000



# 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	60,000		
1.2	Net Profit	310,800	369,100	430,170
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		286,800	631,900
	<b>Total Cash Inflow</b>	370,800	655,900	1,062,070
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)	24,000	24,000	24,000
	<b>Total Cash Outflow</b>	84,000	24,000	24,000
3	<b>Net Cash Surplus</b>	286,800	631,900	1,038,070

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 00 Family:0 Others:00  
Experience & Skill : 09 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures









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# FAMILY PICTURE

