

Proposed NU Business Name: **AL-MADINA ROOM DECOR**

Project identification and prepared by: Golam Rasul,
Munshiganj Unit, Munshiganj

Project verified by: Arefin Sumsul



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SUMON SHEIKH
Age	:	10-11-1982 (30 Years)
Education, till to date	:	Class Ten
Marital status	:	Married
Children	:	
No. of siblings:	:	3 Brother
Address	:	Vill: Munshiganj P.O: Munshiganj P.S: Munshiganj Sadar ,Dist: Munshiganj
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HASHINA BEGUM
(iii) Father's name	:	MD ABDUL KHALAQUE SHEIKH
(iv) GB member's info	:	Branch: Rampal Centre # 23 (Female), Member ID: 87.4, Group No: 01 Member since: 01-02-1997 (20 Years) First loan: BDT 2,500/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 16,380/-
(v) Who pays GB loan installment	:	Mother
(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	:	Three years experience in running business. He has training Two years
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981-128088
Father's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Munshiganj Unit, Munshiganj

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HASHINA BEGUM joined Grameen Bank since 20 years ago. At first she took 2,500 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	AL-MODINA ROOM DÉCOR
Location	:	Kachari, Munshiganj Sadar, Munshiganj
Total Investment in BDT	:	BDT 433,000/-
Financing	:	Self BDT 383,000(from existing business) 88 % Required Investment BDT 50,000(as equity) 12 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 07 ft= 84 square ft
Security of the shop	:	50,000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Mater Top,Bonshi,Net Stall, Wall Top,Lemp set etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪He is doing his business in rent place.▪Collects goods from Chakbazar.▪Agreed grace period is 3 months.

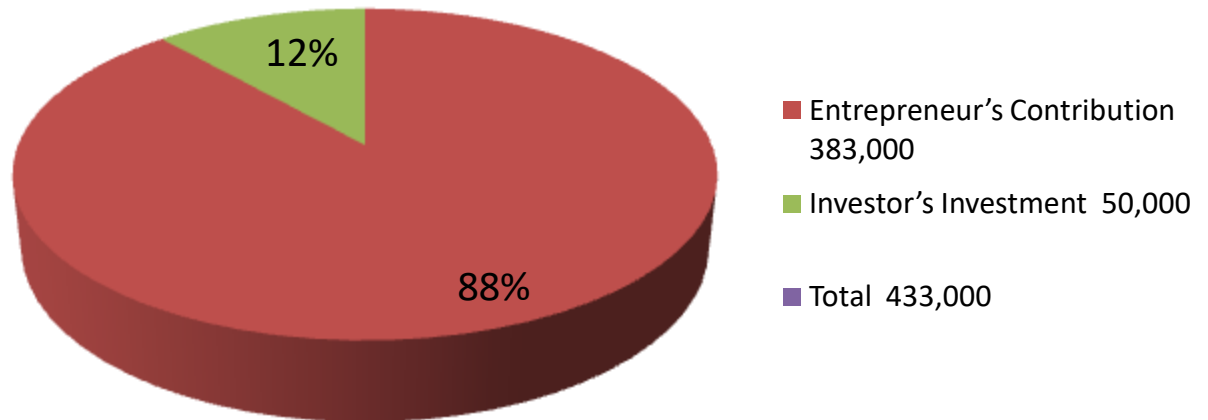
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Garments item	3,000	90,000	10,80,000
Total Sales (A)	3,000	90,000	10,80,000
Less. Variable Expense			
Garments item	2,400	72,000	8,64,000
Total variable Expense (B)	2,400	72,000	8,64,000
Contribution Margin (CM) [C=(A-B)]	600	18,000	216,000
Less. Fixed Expense			
Rent		5,000	60,000
Transport		2,000	24,000
Electricity Bill		8,00	9,600
Mobile Bill		300	3,600
Salary (self)		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		13,400	160,800
Net Profit (E) [C-D]		4,600	55,200

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Mater Top (40*600)	26,000	26,000	52,000
Bonshi(30*350)	10,500	20,000	30,500
Net Stall (10*250)	2,500	4,000	6,500
Wall Top	15,000		15,000
Lamp Set	15,000		15,000
Other	1,000		1,000
Total	383,000	50,000	433,000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3 rd Year
Revenue (sales)					
Garments item	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Garments item	2,800	84,000	10,08,000	10,58,400	11,11,320
Total variable Expense (B)	2,800	84,000	10,08,000	10,58,400	11,11,320
Contribution Margin (CM) [C=(A-B)]	700	21,000	2,52,000	2,64,600	2,77,830
Less. Fixed Expense					
Rent		5,000	60,000	60,000	60,000
Transport		2,000	24,000	24,100	24,200
Electricity Bill		8,00	9,600	9,600	9,600
Mobile Bill		300	3,600	3,600	3,600
Salary (self)		5,000	60,000	60,000	60,000
Entertainment		300	3,600	3,600	3,600
Total Fixed Cost		13,400	160,800	160,900	161,000
Net Profit (E) [C-D]		7,600	91,200	103,700	116,830
Investment Payback			20,000	20,000	20,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	91,200	103,700	116,830
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		71,200	154,900
	Total Cash Inflow	141,200	174,900	271,730
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	71,200	154,900	251,730

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures





الله محمد







SAMSUNG

الله محمد



FAMILY PICTURE

