

Proposed NU Business Name: AL-AMIN DECORATION & SOUND SESTEM

Project identification and prepared by: Md. Md. Kazem Uddin ,
Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. AMIN UDDIN
Age	:	25-07-1985 (32 Years)
Education, till to date	:	Class 8
Marital status	:	Maried
Children	:	2 Son
No. of siblings:	:	1 Brather
Address	:	Vill: Jolarper P.O: Kaoltia ;P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHALAH AKTER
(iii) Father's name	:	MD. ABDUR RAZZAK
(iv) GB member's info	:	Branch: Kaoltia, Centre # 29(Female), Member ID: 3553/1, Group No: 05 Member since: 01-06-2009 (9 Years) First loan: BDT: 5,000/- Last Loan : 20000 Outstanding loan: 18000
Further Information:		
(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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	N/A
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01712459051
Family's Contact No.	:	01997733035
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHALAHA AKTER joined Grameen Bank since 9 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	AL-AMIN DECORATION & SOUND SESTEM
Location	:	Jolarpar Bazer , Gazipur
Total Investment in BDT	:	BDT 500,000/-
Financing	:	Self BDT 400,000/- (from existing business) 80% Required Investment BDT 1,00,0000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 6,000
Proposed Salary	:	BDT 6,000
Size of shop	:	15 ft x 15 ft= 225 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Jug,Rice des,kari des,Patil ,Galss,Plate,Tirpol,Cloth etc. ▪Average 20% gain on sales. ▪The business is operating by entrepreneur. Existing no employee. ▪After getting equity fund no employee will be appointed. ▪The shop is Rent . ▪Collects goods from Chowrasta, Gazipur . ▪Agreed grace period is 3 months.

Existing Business (BDT)

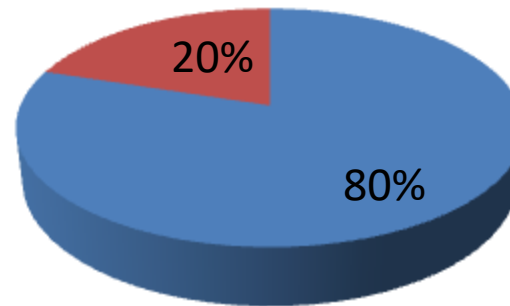
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Decorator	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Decorator	3200	96000	1152000
Total variable Expense (B)	3,200	96000	1152000
Contribution Margin (CM) [C=(A-B)]	800	24000	288000
Less Variable Expense			
Rent		600	7200
Electricity bill		400	4800
Transportation		500	6000
Salary (self)		6000	72000
Salary(Staff)		6000	72000
Entertainment		300	3600
Guard		0	0
Generator		200	2400
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		14,300	171600
Net Profit (E)= [C-D]		9,700	116400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Patil	25	3000	75,000	25	3,000	75,000	150,000
Sound Box	5	20000	100,000	0	3,000	0	100,000
Generator	2	25000	50,000	0	110	0	50,000
Plate	500	50	25,000	500	50	25,000	50,000
Glass	100	20	2,000	0	0	0	2,000
Table	40	1000	40,000	0	5,000	0	40,000
Chair	100	400	40,000	0	0	0	40,000
Tirpol,Cloth	1	30000	30,000	0	4,000	0	30,000
	0	15	0	0	6,800	0	0
	0	75000	0	0	50,000	0	0
	0	0	0	0	105,000	0	0
Security	1	20000	20,000	0	0	0	20,000
Others	1	18000	18,000	0	24000	0	18,000
Total	775	0	400,000	525	0	100,000	500,000

Source of Finance

- Entrepreneur Contribution=400000
- Investors Investment=100000
- Total=500000



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Decorator	5000	150000	1800000	1890000	1984500
	0	0	0	0	0
Total Sales (A)	5000	150000	1800000	1890000	1984500
Less Variable Expense			0		
Decorator	4000	120000	1440000	1512000	1587600
			0		
Total variable Expense (B)	4,000	120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)	1,000	30000	360000	378000	396900
Less Variable Expense			0		
Rent		600	36000	36,000	36000
Electricity bill		400	4800	5300	5800
Transportation		800	9600	10,100	10600
Salary (self)		6000	72000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		350	4200	4200	4200
Guard		0	0	0	0
Generator		200	2400	2400	2400
Bank charge		0	0	0	0
Mobile bill		350	4200	4300	4400
Total fixed cost (D)		14,700	203,400	191,900	193000
Net Profit (E)= [C-D]		15,300	183600	186,100	203900
Investment Payback			40,000	40,000	40,000

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

SR#	<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	100,000		
1.2	Net Profit	183600	186,100	203900
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		143,600	289700
	Total Cash Inflow	283600	329700	493600
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40000	40000	40000
	Total Cash Outflow	140,000	40000	80000
3	Net Cash Surplus	143,600	289700	453600

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: Others: 2
Experience & Skill : 10 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











