

Proposed NU Business Name: **MAMUN DECORATION**

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Bashon Unit, Gazipur

Project verified by: MD. Kazem Uddin



Brief Bio of The Proposed Nobin Udyokta

Name	:	AL-AMIN
Age	:	17-12-1994 (23 Years)
Education, till to date	:	HSC
Marital status	:	Maried
Children	:	1 Daughter
No. of siblings:	:	1 Brather & 1 Sister
Address	:	Vill: Chandana P.O: Chandana ;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	:	ISMATARA
(iii) Father's name	:	AKTER HOSSAIN
(iv) GB member's info	:	Branch: Bashon, Centre # 69(Female), Member ID: 10231, Group No: 09 Member since: 12-05-2009 (8 Years) First loan: BDT 5,000/- Outstanding loan: Nil
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	:	6 years experience in running business. He has no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01619750760
Family's Contact No.	:	01784353637
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ISMATARA joined Grameen Bank since 8 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	:	MAMUN DECORATION
Location	:	Chandana , Gazipur
Total Investment in BDT	:	BDT 600,000/-
Financing	:	Self BDT 400,000/- (from existing business) 67% Required Investment BDT 2,00,0000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 10 ft= 200 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 2 employee.▪After getting equity fund no employee will be appointed.▪Entrepreneur is owner of the shop▪Collects goods from Dhaka .▪Agreed grace period is 3 months.

Existing Business (BDT)

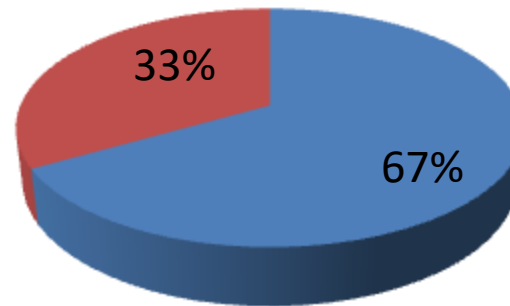
Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Decorator	4000	120000	1440000
	0	0	0
Total Sales (A)	4000	120000	1440000
Less Variable Expense			
Decorator	3200	96000	1152000
Total variable Expense (B)	3,200	96000	1152000
Contribution Margin (CM) [C=(A-B)	800	24000	288000
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		1,000	12000
Salary (self)		5000	60000
Salary(Staff)		6000	72000
Entertainment		150	1800
Guard		300	3600
Generator		100	1200
Bank charge		0	0
Mobile bill		150	1800
Total fixed cost (D)		13,200	158400
Net Profit (E)= [C-D]		10,800	129600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chair	400	300	120,000	200	380	76,000	196,000
Table	30	2000	60,000	10	3,000	30,000	90,000
Rice des	200	50	10,000	0	110	0	10,000
kari des	220	50	11,000	0	0	0	11,000
Plate	500	55	27,500	0	0	0	27,500
Patil	25	3500	87,500	6	5,000	30,000	117,500
Jug	230	40	9,200	0	0	0	9,200
Tirpol,Cloth	8	3000	24,000	10	4,000	40,000	64,000
Glass	550	15	8,250	0	6,800	0	8,250
	0	75000	0	0	50,000	0	0
	0	0	0	0	105,000	0	0
Security		70000	0	0	0	0	0
Others	1	42550	42,550	1	24000	24,000	66,550
Total	2164	0	400,000	227	0	200,000	600,000

Source of Finance

- Entrepreneur Contribution=400000
- Investors Investment=200000
- Total=600000



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		0	36000	36,000	36000
Electricity bill		500	6000	6500	7000
Transportation		1,500	18000	18,500	19000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		6000	72000	72000	72000
Entertainment		200	2400	2400	2400
Guard		300	3600	3600	3600
Generator		100	1200	1200	1200
Bank charge		0	0	0	0
Mobile bill		200	2400	2500	2600
Total fixed cost (D)		13,800	200,400	201,500	202600
Net Profit (E)= [C-D]		16,200	194400	176,500	194300
Investment Payback			80,000	80,000	80,000

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	200,000		
1.2	Net Profit	194400	176,500	194300
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		114,400	210900
	Total Cash Inflow	394400	290900	405200
2	Cash Outflow			
2.1	Purchase of Product	200,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	80000	80000	80000
	Total Cash Outflow	280,000	80000	80000
3	Net Cash Surplus	114,400	210900	325200

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: Others: 2
Experience & Skill : 6 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

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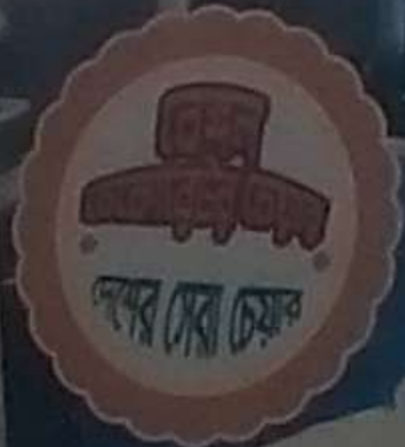
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