

## Proposed NU Business Name: **PRODHAN DECORATOR**



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Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



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

|  |   |   |
|--|---|---|
| Name   | : | <b>MD. SALAUDDIN PRODHAN</b>  |
| Age  | : | 13/03/1983 ( 34 Years)  |
| Education, till to date                          | : | SSC   |
| Marital status                                   | : | Married   |
| Children   | : | 1 Daughter  |
| No. of siblings:                                 | : | 3 Brothers 1 Sister   |
| Address  | : | Vill: Amraid, P.O: Amraid-1743, P.S: Kapashia, 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                               | : | <b>MST. SHAJEDA</b>   |
| (iii) Father's name                              | : | <b>MD. SHIRAJ UDDIN</b>   |
| (iv) GB member's info                            | : | Branch: Barishab Centre # 59 (Female),<br>Member ID: 6177, Group No: 03<br>Member since: 13/06/1992-2017 (25Years)<br>First Loan: BDT 10,000 /-, Existing Loan: 50,000/-<br>Outstanding Loan: BDT 11,840 /- |
| Further Information:                             |   |   |
| (v) Who pays GB loan installment                 | : | Father  |
| (vi) Mobile lady                                 | : | No  |
| (vii) Grameen Education Loan                     | : | No  |
| (viii) Any other loan like GB,<br>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.) | : | Wood Business  |
| Business Experiences and Training Info  | : | 07 years experience in running business.<br>He has 03 years training |
| Other Own/Family Sources of Income  | : | Wood Business  |
| Other Own/Family Sources of Liabilities   | : | None   |
| Entrepreneur Contact No.  | : | 01757-418158   |
| Family's Contact No.  | : | 01741-090777   |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd., Kapashia Unit, Gazipur.        |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. SHAJEDA** joined Grameen Bank since 25 years ago. At first she took BDT 10,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

## Proposed Nobin Udyokta Business Info

|   |   |  |
|---|---|--|
| Business Name                                     | : | <b>PRODHAN DECORATOR</b>   |
| Location  | : | Amraid Bazar, Kapashia, Gazipur  |
| Total Investment in BDT                           | : | BDT 270530/-   |
| Financing   | : | Self BDT 190530/- (from existing business) 70%<br>Required Investment BDT 80,000/- (as equity) 30%   |
| Present salary/drawings from business (estimates) | : | BDT 5,000/-  |
| Proposed Salary                                   | : | BDT 5,000/-  |
| Size of shop                                      | : | 50 ft x 40 ft = 2,000 sq. ft   |
| Security of the shop                              | : | BDT 80,000 /-  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in various decorator items.</li><li>▪Average 30% gain on sales.</li><li>▪The business is operated by entrepreneur. Existing 2 employee.</li><li>▪The shop is rented.</li><li>▪Collects goods from Baitul Mokarram, Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

## Existing Business

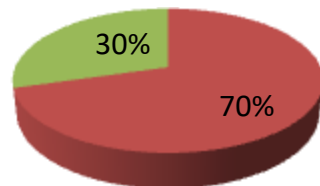
BDT (TK)

| Particular                                | Daily | Monthly         | Yearly           |
|---|-------|-----------------|------------------|
| <b>Revenue (sales)</b>                    |       |                 |                  |
| Decorator Items                           |       | 2,50,000        | 30,00,000        |
| <b>Total Sales (A)</b>                    |       | <b>2,50,000</b> | <b>30,00,000</b> |
| <b>Less. Variable Expense</b>             |       |                 |                  |
| Decorator Items                           |       | 1,75,000        | 21,00,000        |
| <b>Total variable Expense (B)</b>         |       | <b>1,75,000</b> | <b>21,00,000</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> |       | <b>75,000</b>   | <b>9,00,000</b>  |
| <b>Less. Fixed Expense</b>                |       |                 |                  |
| Rent                                      |       | 7,000           | 84,000           |
| Electricity Bill                          |       | 1,000           | 1,200            |
| Transportation                            |       | 2,000           | 2,400            |
| Mobile Bill                               |       | 300             | 3,600            |
| Entertainment                             |       | 150             | 1,800            |
| Guard                                     |       | 150             | 1,800            |
| Salary (self)                             |       | 5,000           | 60,000           |
| Salary (staff)                            |       | 8,000           | 96,000           |
| <b>Total fixed Cost (D)</b>               |       | <b>23,600</b>   | <b>2,83,200</b>  |
| <b>Net Profit (E) [C-D]</b>               |       | <b>51,400</b>   | <b>6,16,800</b>  |

## Investment Breakdown

| Particulars         | Existing |            |               | Proposed |            |               | Proposed Total |
|---------------------|----------|------------|---------------|----------|------------|---------------|----------------|
|                     | Unit     | Unit Price | Total         | Unit     | Unit Price | Total         |                |
| Mike Set            |          |            | 19,000        | -        | -          | -             | 1,9000         |
| Micro Phone         |          |            | 2000          | -        | -          | -             | 2000           |
| Mixture Machine     |          |            | 30,000        | -        | -          | -             | 30,000         |
| Generator           |          |            | 9000          | -        | -          | -             | 9000           |
| Energy Bulb         |          |            | 6000          | -        | -          | -             | 6000           |
| Wire                |          |            | 9000          | -        | -          | -             | 9000           |
| Microphone Stand    |          |            | 8000          | -        | -          | -             | 8000           |
| Battery             |          |            | 4000          | -        | -          | -             | 4000           |
| Dixie               |          |            | 17,530        | 03       | 6,000      | 18,000        | 35530          |
| Chair               |          |            | 30,000        | 100      | 350        | 35,000        | 65,000         |
| Table/Still Paya    |          |            | 30,000        | 10       | 2,000      | 20,000        | 50,000         |
| Ceramic Plate       |          |            | 5,000         | 70       | 100        | 7,000         | 12000          |
| Melamine Plate      |          |            | 10,000        | -        | -          | -             | 10,000         |
| Glass               |          |            | 5,000         | -        | -          | -             | 5000           |
| Rice Dish/ Bati     |          |            | 3,000         | -        | -          | -             | 3000           |
| Jug/Basin/Drum/Tape |          |            | 1,000         | -        | -          | -             | 1,000          |
| Unit                |          |            | 1000          | -        | -          | -             | 1,000          |
| Stand fan           |          |            | 1,000         | -        | -          | -             | 1,000          |
| <b>Total</b>        |          |            | <b>190530</b> |          |            | <b>80,000</b> | <b>270530</b>  |

## Source of Finance



- Entrepreneur's Contribution 190,530
- Investor's Investment 80,000
- Total 270,530

# Financial Projection

BDT (TK)

| Particular                                | Daily | Monthly         | 1st Year         | 2nd Year(+5%)    | 3rd year (+5%)   |
|---|-------|-----------------|------------------|------------------|------------------|
| <b>Revenue (sales)</b>                    |       |                 |                  |                  |                  |
| Decorator Items                           |       | 3,50,000        | 42,00,000        | 44,10,000        | 46,30,500        |
| <b>Total Sales (A)</b>                    |       | <b>3,50,000</b> | <b>42,00,000</b> | <b>44,10,000</b> | <b>46,30,500</b> |
| <b>Less. Variable Expense</b>             |       |                 |                  |                  |                  |
| Decorator Items                           |       | 2,45,000        | 29,40,000        | 30,87,000        | 32,41,350        |
| <b>Total variable Expense (B)</b>         |       | <b>2,45,000</b> | <b>29,40,000</b> | <b>30,87,000</b> | <b>32,41,350</b> |
| <b>Contribution Margin (CM) [C=(A-B)]</b> |       | <b>1,05,000</b> | <b>12,60,000</b> | <b>13,23,000</b> | <b>13,89,150</b> |
| <b>Less. Fixed Expense</b>                |       |                 |                  |                  |                  |
| Rent                                      |       | 7,000           | 84,000           | 84,000           | 84,000           |
| Electricity Bill                          |       | 1,000           | 12,000           | 12,000           | 12,000           |
| Transportation                            |       | 3,000           | 36,000           | 40,000           | 45,000           |
| Mobile Bill                               |       | 350             | 4,200            | 4,400            | 4,500            |
| Entertainment                             |       | 150             | 1,800            | 1,900            | 2,000            |
| Guard                                     |       | 150             | 1,800            | 1,900            | 2,000            |
| Salary (self)                             |       | 5,000           | 60,000           | 60,000           | 60,000           |
| Salary (staff)                            |       | 8,000           | 96,000           | 96,000           | 96,000           |
| <b>Total Fixed Cost</b>                   |       | <b>24,650</b>   | <b>2,95,800</b>  | <b>3,00,200</b>  | <b>3,05,500</b>  |
| <b>Net Profit (E) [C-D]</b>               |       | <b>80,350</b>   | <b>9,64,200</b>  | <b>10,22,800</b> | <b>10,83,650</b> |
| <b>Investment Payback</b>                 |       |                 | <b>32,000</b>    | <b>32,000</b>    | <b>32,000</b>    |



## **Cash flow projection on business plan (Rec. & Pay)**

| <b>Sl #</b> | <b>Particulars</b>                                | <b>Year 1 (BDT)</b> | <b>Year 2 (BDT)</b> | <b>Year 3 (BDT)</b> |
|-------------|---|---------------------|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 80,000              |                     |                     |
| 1.2         | Net Profit  | 9,64,200            | 10,22,800           | 10,83,650           |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 9,32,200            | 19,23,000           |
|             | <b>Total Cash Inflow</b>                          | <b>10,44,200</b>    | <b>19,55,000</b>    | <b>30,06,650</b>    |
| <b>2</b>    | <b>Cash Outflow</b>                               |                     |                     |                     |
| 2.1         | Purchase of Product                               | 80,000              |                     |                     |
| 2.2         | Payment of GB Loan                                |                     |                     |                     |
| 2.3         | Investment Pay Back (Including Ownership Tr. Fee) | 32,000              | 32,000              | 32,000              |
|             | <b>Total Cash Outflow</b>                         | <b>1,12,000</b>     | <b>32,000</b>       | <b>32,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>9,32,200</b>     | <b>19,23,000</b>    | <b>29,74,650</b>    |

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family: 0 Others: 02  
Experience & Skill : 07 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



স্বাধীনতা  
সংগঠিত  
সংগঠিত

# গ্রামীণ শক্তি সামাজি

১১

প্রস্তাবিত নবীন উদ্যোক্তা

কল্লের নাম:

সেখন হেবোরেটর

কনিকের নাম:

ক্যাম্বিয়া সার্ভিস

প্রকল্প প্রস্তাব

উদ্যোক্তার সংক্ষিপ্ত জীবন বৃত্তান্ত:

নাম: মোঃ মালোউদ্দিন প্রধান

বয়স: ৩৪ বছর

জন্ম তারিখ: ১৬/০৬/১৯৮৩

শিক্ষাগত যোগ্যতা:

স্ব. স. সি  
বিগলিত

বর্তমান অবস্থা:

স্বাধীন

















# FAMILY PICTURE

