

Proposed NU Business Name : Ma Decorator



Project identification and prepared by: Md. NAZIMUDDIN
NAGOURPUR Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.SAYED MIRAZ HOSEN
Age	:	05-06-1988(29 Years)
Education, till to date	:	CLASS Ten
Marital status	:	MARRIED
Children	:	1 Daughter
No. of siblings:	:	3 Brothers
Address	:	Vill: MAILJANI .P.O: Shabothpur , P.S: nagourpur , Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mst : SALMA BEGUM <input type="checkbox"/>
(iii) Father's name	:	MD: SAYED ELIAS HOSEN
(iv) GB member's info	:	Branch SOBOTHPUR Centre #68/M (Female), Member ID : 9465 , Group No:06 Member since:01/07/2008 (8 Years) First loan: BDT 10000/- Last Loan: BDT 150000/- Outstanding loan: BDT 48000/-
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	:	10 years experience in running business. He has no training
Other Own/Family Sources of Income	:	business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01749665445
Family's Contact No.	:	01726258691
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.nagourpur Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SALMA BEGUM joined Grameen Bank 8 years ago. At first she took BDT 10000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in .
Agriculture

Proposed Nobin Udyokta Business Info

Business Name	:	Ma Decorator
Location	:	SOBOTHPUR BAJER, NAGARPUR ,TANG AIL
Total Investment in BDT	:	BDT303000/-
Financing	:	Self BDT 243000/- (from existing business 80% Required Investment BDT 60,000/- (as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 20 ft= 400square ft
Security of the shop	:	40000
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like;, Char Plastic, Table, Big Patel, Generator, sound box Had size small , Moyock, Had Big etc.▪The business is operating by entrepreneur. Existing no employee.▪The shop is WONT.▪Collects goods from tangail▪Agreed grace period is 3 months.

Existing Business (BDT)

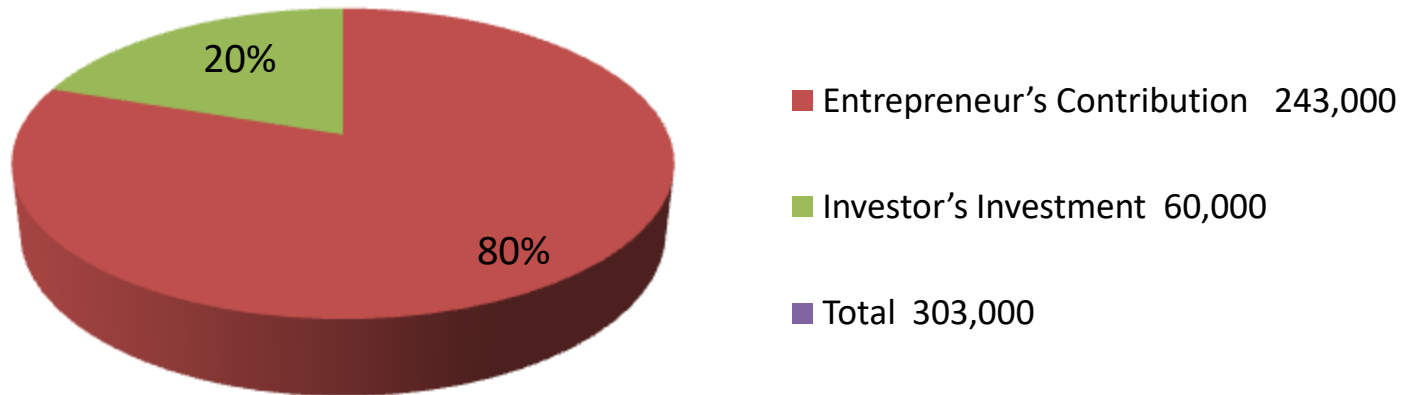
BDT (TK)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
,, Char Plastic, Table, Big Patel, Generator, sound box Had size small , Moyock, Had Big		203600	2443200
Total Sales (A)		203600	2443200
Less. Variable Expense			
,, Char Plastic, Table, Big Patel, Generator, sound box Had size small , Moyock, Had Big	0	183240	2198880
Total variable Expense (B)	0	183240	2198880
Contribution Margin (CM) [C=(A-B)]	0	20360	244320
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		200	2400
Transportation		,5000	60000
Mobile Bill		300	3600
Entertainment		200	2400
Gurd		60	720
janitor		0	0
Salary (SELF))		5000	60000
Total fixed Cost (D)		11860	136320
Net Profit (E) [C-D]		8500	108000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
CHAIR	35000	20000	55000
TABIL	45000	20000	65000
BORO PATIAL	24000	20000	44000
JANATOUR	20000		20000
SOUND BOX	80000		80000
HEAD BORO	19000		19000
MOUSE	20000		20000
Total	243000	60000	303000

Source of Finance



Financial Projection (BDT)				
Particular	Monthly	1st Year	2nd Year(+5%)	3rd year 5%
Revenue (sales)				
Char, Table, Big Patel, Generator, sound box Had size small , Moyock, Had Big	203600	2443200	2565360	2693628
Total Sales (A)	203600	2443200	2565360	2693628
Less. Variable Expense				
Char, Table, Big Patel, Generator, sound box Had size small , Moyock, Had Big	183240	2198880	2308824	2424265
Total variable Expense (B)	183240	2198880	2308824	2424265
Contribution Margin (CM) [C=(A-B)]	20360	244320	256536	269363
Less. Fixed Expense				
Rent	600	7200	7200	7200
Electricity Bill	200	2400	2400	2400
Guard	60	720	720	720
Mobile Bill	300	3600	3600	3600
generator	0	0	0	0
Entertainment	200,	2400	2400	2400
transportation	5000	60000	60000	60000
Salary (self)	5000	60,000	60,000	60000
Total Fixed Cost	11860	136320	136320	136320
Net Profit (E) [C-D]	8500	108000	120216	133043
Investment Payback		24000	24000	24000

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

Cash flow projection on business plan (rec. & Pay)				
Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	3RD YEAR (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	108000	120216	133034
1.3	Depreciation (Non cash item)	0	0	
1.4	Opening Balance of Cash Surplus		84000	180216
	Total Cash Inflow	168000	204216	313250
2	Cash Outflow			
2.1	Purchase of Product	60000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84000	24000	24000
3	Net Cash Surplus	84000	180216	289250

SWOT ANALYSIS

STRENGTH

Employment: Self: Family:0 Others:
Experience & Skill : 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

বিস্মিল্লাহির রাহমানির রাহিম

মা ডেকোরেটর এন্ড সাউন্ড

প্রোঃ মোঃ মিরাজ ইসলাম (শুভ)

এখানে বক্স, জেনারেটর, মাইক, লাইটিং গেট
ইত্যাদি ডেকোরেটরের যাবতীয় মালামাল ভাড়া দেওয়া সহ
ভিআইপি বাবুরচি দ্বারা রান্না পরিবেশন করা হয়।

















