

Proposed NU Business Name: **ABDUL ROSHID DECORATOR AND DARIY FARM**



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Donbari tangail

Project verified by: Mizanur Rahman Patwary



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:HAFIZUR RAHMAN
Age	:	02-12-1994 (23 Years)
Education, till to date	:	B.A
Marital status	:	UnMarried
Children	:	nill
No. of siblings:	:	03Brothers
Address	:	Vill: nanldair P.O:D-baldeata P.S:sorisabari Dist: jamalpur.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	HALEMA BAGUM
(iii) Father's name	:	MD:AB: ROSHED
(iv) GB member's info	:	Branch: tetpala, Centre # 20 (Female), Member ID: 9502, Group No: 10 Member since: 2010- running(07Years) First loan: BDT 5,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 980
(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 0 year training.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01912-731017
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HALEMA BAGUM Joined Grameen Bank Since 07 Years Ago. At First She Took 5,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	ABDUL ROSHID DECORATOR DARIY FARM
Location	:	Jamtole bazar, donbari,Tangail.
Total Investment in BDT	:	BDT 494,000
Financing	:	Self BDT 424,00(from existing business) 86% Required Investment BDT 70,000(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	30ft x 15 ft= 450 Square ft
Security of the shop	:	40,000 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Plat,Etc.▪Average 80% gain on sale.▪The business is operating by entrepreneur. Existing 01 Employee.▪The Shop is Rented▪Collects goods from Dhaka.▪Agreed grace period is 3 months.

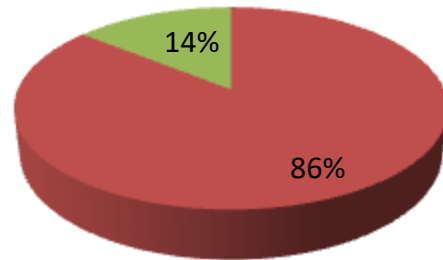
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
char tabel kapor vara item	1,500	45,000	540000
Total Sales (A)	1,500	45,000	540000
Less. Variable Expense			
char tabel kapor vara item	300	9,000	108000
	0	0	0
	0	0	0
Total variable Expense (B)	300	9,000	108000
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432000
Less. Fixed Expense			
Rent		1000	12,000
Electricity bill		300	3,600
Transportation		500	6,000
Salary (self)		5000	60,000
Salar (staff)		7000	84,000
Entertainment		500	6,000
Guard		200	2,400
Genaretor		0	0
Mobile bill		300	3,600
Total fixed Cost (D)		14,800	177,600
Net Profit (E) [C-D]		21,200	254,400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
chair	110p	300	20000			40000	60000
tabel	100p	1000	100000			10000	110000
saspen	6p	5000	45000			10000	55000
kapor	1000g	25	52000			10000	62000
Palet	200p	50	9000				9000
Galashas	160p	50	2400				2400
Other			55600				55600
security			60000				60000
cow			80000				80000
Total			424,000			70,000	494,000

Source of Finance



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- Entrepreneur's Contribution
424,000
- Investor's Investment 70,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd year
Revenue (sales)				
char tabel kapor vara item	1,800	54,000	648,000	680,400
Total Sales (A)	1,800	54,000	648,000	680,400
Less. Variable Expense				
char tabel kapor vara item	360	10,800	129,600	136,080
Total variable Expense(B)	360	10,800	129,600	136,080
Contribution Margin (CM) [C=(A-B)	1440	43,200	518,400	544,320
Less. Fixed Expense				
Rent		1000	12,000	12,000
Electricity bill		300	3,600	3,700
Transportation		500	6,000	6,300
Salary (self)		5000	60,000	60,500
Salar (staff)		7000	84,000	84,000
Entertainment		500	500	500
Guard		200	2400	2400
Genaretor		0	0	0
Mobile bill		300	3,600	3,800
Total fixed Cost (D)		14,800	172,100	173,200
Net Profit (E) [C-D)		28,400	346,300	371,120
Investment Payback			42,000	42,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	346,300	371,120
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		304,300
	Total Cash Inflow	416,300	675,420
2	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
	Total Cash Outflow	112,000	42,000
3	Net Cash Surplus	304,300	633,420

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
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

Pictures









FAMILY PICTURE

