

Proposed NU Business Name: **KASHEM DECORATOR**



Project identification and prepared by: Mohammad Fazlul Haq
Sonagazi Unit, Feni.

Project verified by: Susanto kumar biswhas



Brief Bio of The Proposed Nobin Udyokta

Name	:	NASIR UDDIN
Age	:	02/03/1991 (26Years)
Education, till to date	:	Class - 05
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	03 Brathers & 01 Sister
Address	:	Vill: Ramchandrapur, P. O: Boktermunsi P.S: Sonagazi, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	REZIA BEGUM
(iii) Father's name	:	ABUL KASHEM
(iv) GB member's info	:	Branch: Mongol kandi, Centre # 47/(Female), Member ID: 4695/1, Group No: 05 Member since: 05-07-1996(20Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan: BDT 26780/-
(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	:	05 Years Experience 05 In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	No
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01872-148128
Mother's Contact No.	:	01846-084805
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

REZIA BEGUM joined Grameen Bank since 20 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

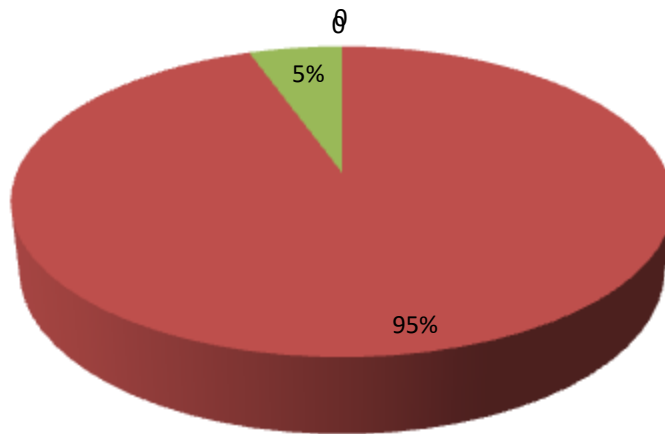
Proposed Nobin Udyokta Business Info

Business Name	:	KASHEM DECORATOR
Location	:	Boktermunsi Bazar Takia road, sonagazi, Feni.
Total Investment In BDT	:	Bdt 9,17,000/-
Financing	:	Self BDT 8,67,000/- (From Existing Business) 95% Required Investment BDT 50,000(as Equity) 05%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000/-
Proposed Salary	:	Bdt 5,000/-
Size Of Shop	:	20 Ft X 15 ft. = 300 Square Ft
Security Of The Shop	:	20,000/-
Implementation	:	<ul style="list-style-type: none"> ▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Chair,table,Plate,Disk,juge,Patil,Generator,Light,Cloth &others. ▪Average 20% Gain On Sale. ▪The Business Is Operating By Entrepreneur. Existing No Employee. ▪He Is Doing His Business In Rent Place. ▪Collects Goods From Feni. ▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
gas selender, gas stove,others	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
gas selender, gas stove,others	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		500	6000
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		1000	12000
Guard		0	0
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		9000	108000
Net Profit (E)= [C-D]		12000	144000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
Chair	250	420	105,000	65	420	27,300	132,300
Table	40	4,000	160,000	4	4,000	16,000	176,000
Plate	400	140	56,000			6,700	62,700
Juge	60	60	3,600			0	3,600
Disk	120	220	26,400			0	26,400
Patil	22	8,000	176,000			0	176,000
Generator	3	50,000	150,000			0	150,000
Light			50,000			0	50,000
Cloth			20,000			0	20,000
Others			50,000			0	50,000
Security			70,000				70,000
Total	895	62,840	867,000	69	4,420	50,000	917,000



- Entrepreneur's Contribution 867,000
- Investor's Investment 50,000
- Total 917,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chair, Table,Plate,Juge,Disk,Patil,Generator&	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Chair,Table,Plate,Juge,Disk,Patil,Generator&	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		500	6000	6300	6600
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		1000	12000	12000	12000
Gard		0	0	0	0
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		9000	108000	108700	109415
Net Profit (E)= [C-D]		15000	180000	189000	198450
Investment Pay Back			20,000	20,000	20,000

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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	180,000	189000	198450
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		160000	329000
	Total Cash Inflow	230,000	349,000	527,450
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	160,000	329,000	507,450

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:04, Experience & Skill : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Boktermunsi Bazar Takia
Road,sonagazi, Feni.

Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









