

Proposed NU Business Name: CHOYON DECORATOR



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Project verified by: Md: Hafizur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	CHOYON KUNDU
Age	:	19-01-1998 (19 Years)
Education, till to date	:	HSC
Marital status	:	Unmarried
Children	:	-
No. of siblings:	:	2 Brothers
Address	:	Vill:Alka P.O:Fultola P.S:Fultola Dist:Khulna
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHATHI RANI KUNDU
(iii) Father's name	:	TOPON KUMAR KUNDU
(iv) GB member's info	:	Branch:Fultola , Centre # 01(Female), Member ID: 1001, Group No: 01 Member since:01-01-2006 (11Years) First loan: BDT 6,000Taka.
Further Information:		Existing loan: 10,000 Outstanding loan: 0.
(v) Who pays GB loan installment	:	No
(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 in running business. He has No training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01756-199177
Family's Contact No.	:	01712-448452
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Fultola Unit, Khulna.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHATHI RANI KUNDU Joined Grameen Bank Since 11 Years Ago. At First She Took 6,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in Business.

Proposed Nobin Udyokta Business Info

Business Name	:	CHOYON DECORATOR
Location	:	Alka, Fultola, Khulna
Total Investment in BDT	:	BD 3,60,000
Financing	:	Self BDT 3,00,000(from existing business) 83% Required Investment BDT 60,000(as equity) 17%
Present salary/drawings from business (estimates)	:	BDT 5,000 Taka.
Proposed Salary	:	BDT 5,000 Taka.
Size of shop	:	25ft x 10ft= 250 Square ft
Security of the shop	:	0 Taka.
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods likes;Chair,Table,Glass,Jug etc.▪Average 25% gain on sale.▪The business is operating by entrepreneur. Existing 02 Employee.▪The Shop is Rented.▪Collects goods from Khulna.▪Agreed grace period is 3 months.

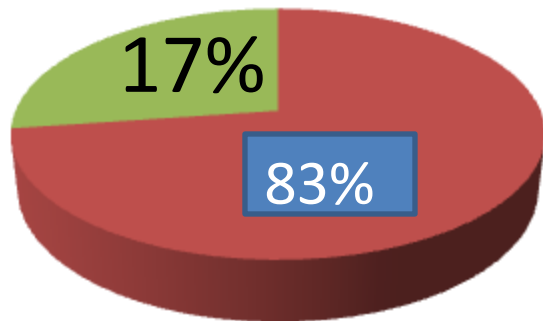
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Chair,Table,Glass,Jug etc.	4,500	1,35,000	1,620,000
Total Sales (A)	4,500	1,35,000	1,620,000
Less. Variable Expense			
Chair,Table,Glass,Jug etc.	3,375	1,01,250	1,21,5000
Total variable Expense (B)	3,375	1,01,250	1,21,5000
Contribution Margin (CM) [C=(A-B)]	1,125	33,750	4,05000
Less. Fixed Expense			
Rent		4,000	48,000
Electricity bill		8,00	9600
Transportation		7,00	8,400
Salary (self)		5,000	60,000
Salar (staff)		8,000	96,000
Entertainment		5,00	6000
Guard		2,00	2400
Genaretor		3,00	3600
Mobile bill		5,00	6000
Total fixed Cost (D)		20,000	2,40,000
Net Profit (E) [C-D]		13,750	1,65,000

Investment Breakdown

Particulars	Existing			Proposed			Proposed Total
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	
Cheyar	200p	480	96,000	25	480	12000	1,08,000
Table	20p	1700	34000	05	1700	8500	42,500
Glass	200p	40	8000	100	40	4000	12,000
Jug	50p	75	3750	24	75	1800	5,550
Deg	05p	5000	25000	02	5000	10000	35,000
Samiyana	08p	4500	36000	02	4500	9000	40,500
sospen	04p	4000	32000	02	4000	8000	40,000
Stand Fan	04p	7000	28000	0	0	0	28,000
Plet	200p	120	24000	0	0	0	24,000
Others	0	0	13,250	0	0	6,700	19,950
Total			3,00,000			60,000	3,60,000

Source of Finance



Entrepreneur Investment:
3,00,000
Investor Investment:60,000
Total Investment:3,60,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 nd year	3 rd year
Revenue (sales)					
Chair,Table,Glass,Jug etc.	5,500	1,65,000	1,980,000	2,079,000	2,182,950
Total Sales (A)	5,500	1,65,000	1,980,000	2,079,000	2,182,950
Less. Variable Expense					
Chair,Table,Glass,Jug etc.	4125	1,23,750	1,485,000	1,559,250	1,637,213
Total variable Expense(B)	4125	1,23,750	1,485,000	1,559,250	1,637,213
Contribution Margin (CM) [C=(A-B)	1,375	41,250	4,95,000	5,19,750	5,45,738
Less. Fixed Expense					
Rent		4,000	48,000	48,000	48,000
Electricity bill		1,000	12,000	12,200	12,400
Transportation		1,000	12,000	12,200	12,400
Salary (self)		5,000	60,000	60,000	60,000
Salar (staff)		8,000	96,000	96,000	96,000
Entertainment		7,00	8,400	8,600	8,800
Guard		2,00	2400	2400	2400
Genaretor		300	3600	3600	3600
Mobile bill		7,00	8,400	8,600	8,800
Total fixed Cost (D)		20,900	2,50,800	2,51,600	2,52,400
Net Profit (E) [C-D)		20,350	2,44,200	2,68,150	2,93,338
Investment Payback			24,000	24,000	24,000

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

<i>SI #</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	60,000		
1.2	Net Profit	2,44,200	2,68,150	2,93,338
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		2,20,200	4,64,350
	Total Cash Inflow	3,04,200	4,88,350	7,57,688
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan	0		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24,000	24,000	24,000
	Total Cash Outflow	84,000	24,000	24,000
3	Net Cash Surplus	2,20,200	4,64,350	7,33,688

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others: 2
Experience & Skill : 05 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

