

Proposed NU Business Name: **AKASH DECORATOR**



Project identification and prepared by: MD.Habibullah
Kaliganj,Gazipur

Project verified by: Md. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	AKASH CHANDRA MONDOL
Age	:	26-11-1996 (22 Years)
Education, till to date	:	H.S.C
Marital status	:	Unmarried
Children	:	No
No. of siblings:	:	1 Brother 1 Sister
Address	:	Vill: Sujapur P.O: Nagori P.S: Kaliganj 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	:	ARCHONA RANI MONDOL
(iii) Father's name	:	LITON MONDOL
(iv) GB member's info	:	Branch : Nagori, Centre 07 (Female), Member ID: 1604/2 , Group No: 05 Member since:09-05-2002-2018(16years) First loan: BDT 5000
Further Information:		Existing loan: BDT 110,000, Outstanding Loan: BDT 50,380
(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.)	:	No
Business Experiences and Training Info	:	03 years experience in running business.03 Years in own business : he has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01879242280
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Kaliganj Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

ARCHONA RANI MONDOL joined Grameen Bank since 16 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

Proposed Nobin Udyokta Business Info

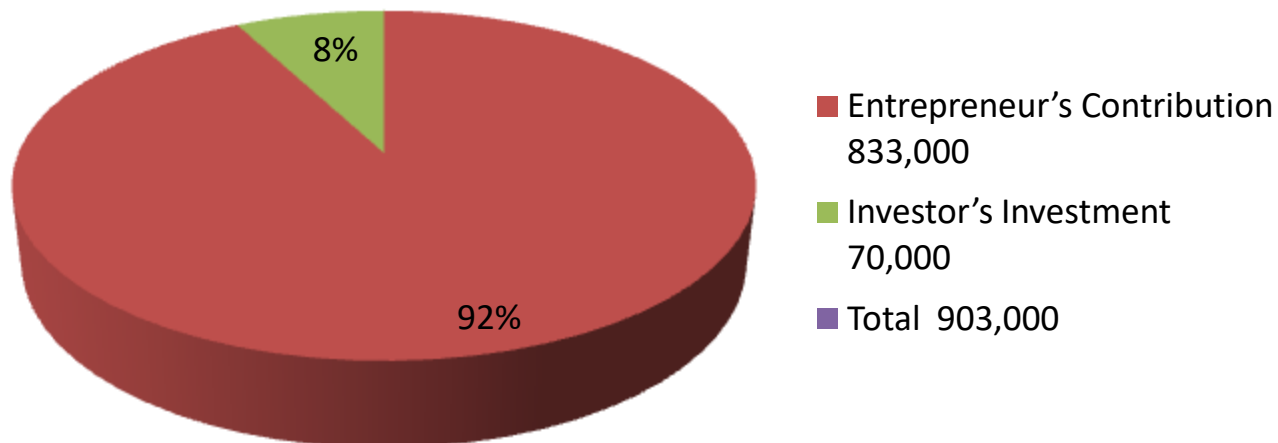
Business Name	:	AKASH DECORATOR
Location	:	Koran bazar
Total Investment in BDT	:	BDT 903,000/-
Financing	:	Self BDT 833000/- (from existing business) 92% Required Investment BDT 70,000/- (as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15ft x 10ft= 0square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in goods like –Sound system,Chair.cloth,plate,patil,genaretor etc.▪The business is operating by entrepreneur. Existing no employee.▪The Farm is owned.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Sound system,Chair.cloth,plate,patil,genaretor etc.	3000	90000	1080000
		0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
Sound system,Chair.cloth,plate,patil,genaretor etc.	2550	76500	918000
Total Variable Expense	2550	76500	918000
Contributon Margin (CM) [C=(A-B)]	450	13500	162000
Less Fixed Expense			
Rent		0	0
Electric Bill		2100	25200
Transportaion		500	6000
Salary (Self)		5000	60000
Salary (Staff)		0	0
Entertainment		0	0
Guard		0	0
Generator		0	0
Mobile Bill		400	4800
Total Fixed Cost (D)		8000	96000
Net Profit (E)= [C-D]		5500	66000

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
sound system	4	62500	250000	1	70000	70,000	320,000
Chair	300	350	105000			0	105,000
plate	0		70000				70,000
Pot	400	45	18000				18,000
Genaretor	4	75000	300000				300,000
cloth	15	5000	75000			0	75,000
Security			15000				15,000
			0				0
			0				0
							0
	723	142895	833,000	1	70000	70,000	903000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Sound system,Chair.cloth,plate,patil,genaretor etc.	3500	105000	1260000	1323000	1389150
Total Sales(A)	3500	105000	1260000	1323000	1389150
Less Variable Expense (B)					
Sound system,Chair.cloth,plate,patil,genaretor etc.	2975	89250	1071000	1124550	1180778
Total Variable Expense	2975	89250	1071000	1124550	1180778
Contributon Margin (CM) [C=(A-B)]	525	15750	189000	198450	208373
Less Fixed Expense					
Rent		0	0	0	0
Electric Bill		2100	25200	302400	3628800
Transportaion		500	6000	6300	6615
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		0	0	0	0
Guard		0	0	0	0
Generator		0	0	0	0
Mobile Bill		400	4800	0	0
Total Fixed Cost (D)		8000	96000	368700	3695415
Net Profit (E)= [C-D]		7750	93000	97650	102533
Investment Pay Back			28,000	28,000	28,000

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	70,000		
1.2	Net Profit	93,000	97650	102532.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		65000	134650
	Total Cash Inflow	163,000	162,650	237,183
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)	28000	28000	28000
	Total Cash Outflow	98,000	28,000	28,000
3	Net Cash Surplus	65,000	134,650	209,183

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:0 Others:0
Experience & Skill : 03 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

