

A Nobin Udyokta Project  
**TASLIMA DECORATOR**



Nu Identified and PP Prepared by :

**Md. Nazrul Islam**

Presented by:  
**Abdul Ahad**

**GRAMEEN TRUST**



# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA***

Name	:	Abdul Ahad	
Age	:	25 years (01-01-1990)	
Marital status	:	Unmarried	
Children	:	N/A	
No. of siblings:	:	2 brothers, 2 Sisters	
Parent' s and GB related Info			
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/>	Father <input type="checkbox"/>
(ii) Mother' s name	:	Mrs. Nilufa Begum	
(iii) Father' s name	:	Mr. Tazul Islam	
(iv) GB member' s info	:	Branch: Volacot-Ramgonj,	Centre-10/m,
	:	Loanee no-1422,	Group no-01.
	:	Member since :-18-10-2004	First loan: Tk. 5000
	:	Existing loan: -Nill,	Outstanding: Nill
Further Information:			
(v) Who pays GB loan installment	:	N/A	
(vi) Mobile lady	:	N/A	
(vii) Grameen Education Loan	:	N/A	
(viii)Any other loan like GCCN, GKF	:	N/A	
	:		

# ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation	:	Decorator Business
Business Experiences	:	10 years Family Business
Other Own/Family Sources of Income	:	Father (Assist NU in his business)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/ Reference	:	GT Ramgonj Unit Office, Laxmipur.

# **Brief History of GB Loan Utilization by Family**

NU's Mother has been a member of Grameen Bank since 2004 (10 years). NU invested GB Loan in his work as well as brought some Goods for his Business , Built their own house from the income of his work. NU's mother gradually improved their life standard by using GB loan.

# ***Proposed Nobin Udyokta Business Info***

Business Name	:	Taslima Decorator
Trade License	:	40
Address/ Location	:	Nagmud Bazar ,Ramgonj, Laxmipur
Total Investment in BDT	:	900000/-
Financing	:	Self BDT 600000/- (from existing business) 66 % Required Investment BDT 300000/- (as equity)34 %
Present salary/drawings from business (estimates)	:	10000/- Taka
Proposed Salary	:	10000/- Taka
Proposed Business (i)% of present gross profit margin (ii) Estimated % of proposed gross profit margin (iii) Agreed grace period	:	50% 50% 05 months.

# OBJECTIVES

- ✓ Employment for the entrepreneur.
- ✓ Become a Prominent Nabin Udyokta.
- ✓ Create employment opportunities for others
- ✓ Improving livelihood of Nabin Udyokta's family.
- ✓ Provide service to the community.
- ✓ Contribute in improving socio-economic condition.

# Project Summary

- Udoykta is running this Decorator business with an experience of 10 years.
- With new investment, sale will be increased by 20%.
- The Business will be operated by the entrepreneur.
- Target customers are local people ,Nagmud Bazar, Ramgonj.

# ***PRESENT & PROPOSED INVESTMENT BREAKDOWN***

Particulars	Existing Business (BDT) (1)	Proposed item (BDT)	Total investment (BDT)
<b><u>Different types of stock Item</u></b>			
Shop Advance	=30000		
Plastic Chair (300 p*250)	=75000		
Table (Wood) & Stand (steel) (35+35)	=70000		
cloths of various size & color (400 p)	=30000		
Bamboo various size (200p)	=20000		
Channi (chadoa) (12p)	=36000		
Tripal (5p)	=25000		
Dheu tin (45 p)	=20000		
Dekchi With cover plate (30 p)	=150000		
Plate (melamine ,plastic, ceramic& Glass) (1600 p)	=80000		
Bowl, spoon, jug, mug ,drum & others	=50000		
Furniture for show room	=14000		
	600000		
<b><u>Different Types of proposed Items</u></b>			
Generator 12 H.P With motor (5 KW)	=70000		
Generator 8.5 H.P with motor (3 KW)	=45000		
Generator 4 H.P With motor (2 KW)	=25000		
Electric Wire (10 coal)	=40000		
LED & Tube light & moricha bulb	=80000		
Circuit, Circuit Board & Digital Board 25 p	=30000		
Generator Chassis 3p	=10000		
		300000	
<b>Total Capital</b>	<b>600000</b>	<b>300000</b>	<b>900000</b>



# ***INFO ON EXISTING BUSINESS OPERATIONS***

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3000	90000	1080000
Rent for goods & work for decoration			
<i>Less: Cost of sales (B) workers fee ,transport &amp; others</i>	1500	45000	540000
<b>Gross Profit (C) [C=(A-B)]</b>	1500	45000	540000
<b><i>Less: Operating Costs</i></b>			
Electricity Bill		<b>300</b>	3600
Generator Bill		<b>300</b>	3600
Meals for Workers		<b>3000</b>	36000
Shop Rent		<b>1500</b>	18000
Mobile bill		<b>1500</b>	18000
Present salary/ own		<b>10000</b>	120000
Salary workers ( 1)		<b>9000</b>	108000
<b>Non Cash Item:-</b>			
Depreciation Expenses (10%)		<b>5000</b>	60000
<b><i>Total Operating Cost (D)</i></b>		30600	<b>367200</b>
<b>Net Profit (C-D):</b>		14400	<b>172800</b>

# Financial Projection of NU Business Plan

Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)	Yearly	
	Daily	Monthly	Yearly	Daily	Monthly	Yearly			Daily
Estimated Sales (A) Rent for goods & work for decoration	3500	105000	1260000	3800	114000	1368000	4000	120000	1440000
<i>Less: cost sales (B) workers fee, transport, generator oil and others</i>	1750	52500	630000	1900	57000	684000	2000	60000	720000
<b>Gross Profit(C) [C=(A-B)]</b>	1750	52500	630000	1900	57000	684000	2000	60000	720000
<b>Less: Operating Costs</b>									
Electricity Bill		350	4200		400	4800		400	4800
Generator Bill		350	4200		400	4800		400	4800
Meal's for Workers		4000	48000		4000	48000		4000	48000
Shop Rent		1500	18000		1500	18000		1500	18000
Mobile Bill (SMS & Reporting inclusive)		1500	18000		1500	18000		1500	18000
Salary Workers (1)		9000	108000		10000	120000		10000	120000
<b>Non Cash Item:</b>									
Depreciation Expenses (600000x10% & 300000x15%)		8750	105000		8750	105000		8750	105000
<b>Total Operating Cost (D)</b>		25450	305400		26550	318600		26550	318600
<b>(Net Profit C-D) :</b>		27050	324600		30450	365400		33450	401400
<b>Pay back</b>	120000			120000					120000
<b>Retained money</b>	204600			245400					281400

# ***CASH FLOW PROJECTION ON BUSINESS PLAN (REC. & PAY.)***

<i><b>Particulars</b></i>	<i><b>Year 1 (BDT)</b></i>	<i><b>Year 2 (BDT)</b></i>	<i><b>Year 3 (BDT)</b></i>
<b>Cash Inflow</b>			
Investment Infusion by Investor	300000	-	-
Net Profit	324600	365400	401400
Depreciation (Non cash item)	105000	105000	105000
Opening Balance of Cash Surplus		<b>309600</b>	660000
<b>Total Cash Inflow</b>	<b>729600</b>	<b>780000</b>	<b>1166400</b>
<b>Cash Outflow</b>			
Purchase of Product	300000	-	-
Payment of GB Loan	-	-	-
Investment Pay Back (Including Ownership Tr. Fee)	120000	120000	120000
<b>Total Cash Outflow</b>	<b>420000</b>	<b>120000</b>	<b>120000</b>
<b>Net Cash Surplus</b>	<b>309600</b>	<b>660000</b>	<b>1046400</b>

# **SWOT Analysis**

## **S**TRENGTH

- ✓ Well Known Person in locality.
- ✓ Provide quality services to meet demand for the community.
- ✓ Skill and Experience .
- ✓ Cover 10 Villages in that union  
Porishad

## **W**EAKNESS

- ✓ Credit Rent
- ✓ Less stock goods for services
- ✓ High Transportation cost.

## **O**PPORTUNITIY

- ✓ High Demand of community
- ✓ Business Expansion

## **T**HREATS

- ✓ New Creation.
- ✓ Other competition.





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**2<sup>nd</sup> GT Executive SB Design Lab**  
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**For More Information**  
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