Proposed NU Business Name: MEHEDI ALOK SOJJA & DECORATOR & SOUND SERVICE



Project identification and prepared by: MD. Shahjamal Shiraji, Nobabgonj Unit, Dhaka

Project verified by: MD. Rofiqul Islam



Brief Bio of The Proposed Nobin Udyokta			
Name	:	MD MANU	
Age	:	10-04-1981 (34 Years)	
Education, till to date	:	Class Five	
Marital status	:	Married	
Children	:	2	
No. of siblings:	:	4 Brothers & 1 Sisters	
Address	:	Vill: Jalalchor, P.O: Jalalchor, P.S: Nobabgonj, Dist: Dhaka	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info		Mother Father YEARUN KHATUN MD HASMOT ALI Branch: Jalalchor Nobabgonj, Centre # 07(Female), Member ID: 1151/4, Group No: 01 Member since: 01-01-2000 (16Years) First loan: BDT 5,000/-	
Further Information:		Existing Loan: NIL, Outstanding loan: NIL N/A	
(v) Who pays GB loan installment (vi) Mobile lady		No	
(vii) Grameen Education Loan (viii) Any other loan like GB,	:	No No	
BRAC ASA etc	•	INO	

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	:	10 years experience in running business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812-691055
Mother's Contact No.	:	01921-822338
NU Project Source/Reference	•	Grameen Shakti Samajik Byabosha Ltd. Nobabgonj Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

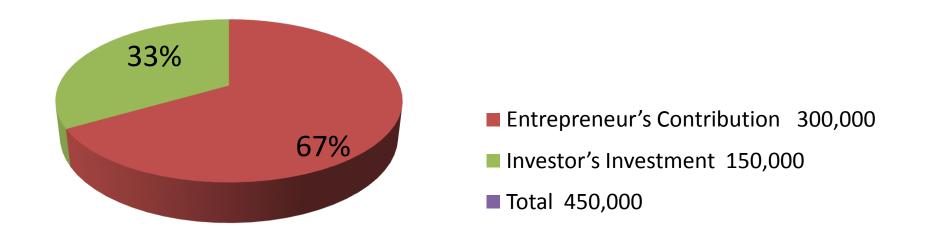
YEARUN KHATUN joined Grameen Bank since 16 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info			
Business Name	:	MEHEDI ALOK SOJJA & DECORATOR & SOUND SERVICE	
Location	:	Kolakopa, Podder Bazaar, Nobabgonj, Dhaka	
Total Investment in BDT	:	BDT 4,50,000/-	
Financing	:	Self BDT 3,00,000/-(from existing business) 67%	
		Required Investment BDT 1,50,000/-(as equity) 33%	
Present salary/drawings from business (estimates)	:	BDT 5,000/-	
Proposed Salary	:	BDT 5,000/-	
Size of shop	:	15 ft x 10 ft= 150 square ft	
Security of the shop	:	-	
Implementation	:	 Provide decoration service;. Average 30% gain on sale. The business is operating by entrepreneur. Existing one employee. The shop is rented. Collects goods from Nobabgonj, Dhaka. Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Monthly	Yearly		
Revenue (sales)				
Decoration Service	165,000	1,980,000		
Total Sales (A)	165,000	1,980,000		
Less. Variable Expense				
Decoration Service	115,500	1,386,000		
Total variable Expense (B)	115,500	1,386,000		
Contribution Margin (CM) [C=(A-B)	49,500	594,000		
Less. Fixed Expense				
Rent	1,800	21,600		
Electricity bill	400	4,800		
Mobile Bill	500	6,000		
Transportation	4,000	48,000		
Salary (self)	5,000	60,000		
Salary (Staff)(3)	27,000	324,000		
Entertainment	500	6,000		
Total fixed Cost (D)	39,200	470,400		
Net Profit (E) [C-D)	10,300	123,600		

Investment Breakdown				
Particulars	Existing	Proposed	Proposed Total	
Sound Box	100,000	50,000	150,000	
Mike	50,000	25,000	75,000	
Plate, Generator, Chair	50,000	25,000	75,000	
Table, Pan, Cloth, Cable	50,000	25,000	75,000	
Cable, Light etc	50,000	25,000	75,000	
Total	300,000	150,000	450,000	

Source of Finance



Financial Projection (BDT)					
Particular	Monthly	1st Year	2nd Year		
Revenue (sales)					
Decoration Service	210,000	2,520,000	2,646,000		
Total Sales (A)	210,000	2,520,000	2,646,000		
Less. Variable Expense					
Decoration Service	147,000	1,764,000	1,852,200		
Total variable Expense (B)	147,000	1,764,000	1,852,200		
Contribution Margin (CM) [C=(A-B)	63,000	756,000	793,800		
Less. Fixed Expense					
Rent	1,800	21,600	21,600		
Electricity bill	400	4,800	5,500		
Mobile Bill	600	7,200	8,000		
Transportation	6,000	72,000	74,000		
Salary (self)	5,000	60,000	60,000		
Salary (Staff)(3)	27,000	324,000	324,000		
Entertainment	500	6,000	7,000		
Non Cash Item					
Depreciation	2,500	30,000	30,000		
Total Fixed Cost	43,800	525,600	530,100		
Net Profit (E) [C-D)	19,200	230,400	263,700		
Investment Payback		90,000	90,000		

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

SI#	Particulars Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	150,000	
1.2	Net Profit	230,400	263,700
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		140,400
	Total Cash Inflow	380,400	404,100
2	Cash Outflow		
2.1	Purchase of Product	150,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	90,000	90,000
	Total Cash Outflow	240,000	90,000
3	Net Cash Surplus	140,400	314,100

SWOT ANALYSIS

Strength

Employment: Self: 01 Family:0 Others:03

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







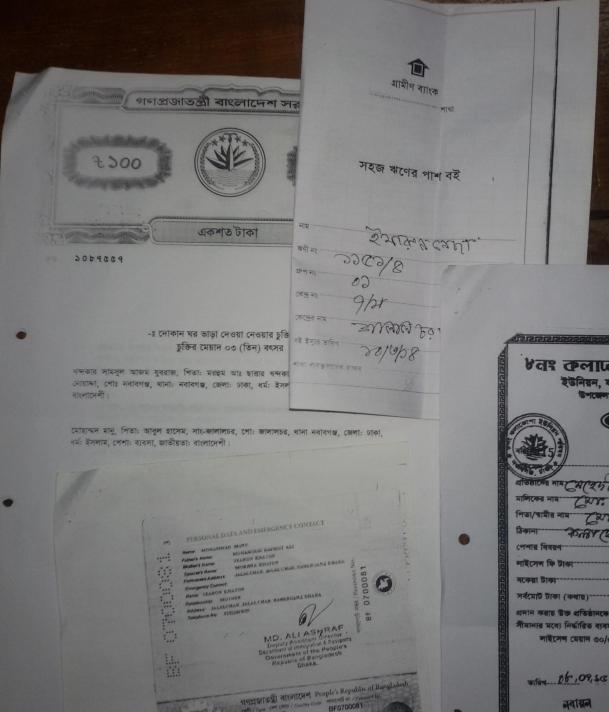


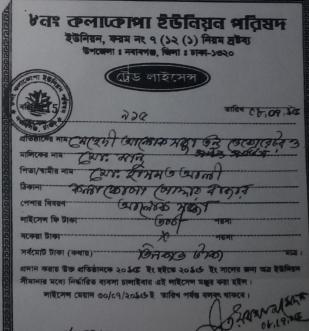












त्वाकी है जिल्ला निवन सवाकी है जिल्ला जीवन

FAMILY PICTURE

