

A Nobin Udyokta Project

# Gaocia Decorator



*NU Identified and PP Prepared by :*  
**Md. Sohrab Hossain**  
*Verified By:* MD.Saiful Islam



**GRAMEEN TRUST**

Presented by  
**Md:Faqrul Alam**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



<b>Name</b>	:	<b>Md. Faqrul Alam</b>
<b>Age</b>	:	<b>07-07-1997(18Years 7 months)</b>
<b>Marital status</b>	:	<b>Unmarried</b>
<b>Children</b>	:	<b>N/A</b>
<b>No. of siblings:</b>	:	<b>Brothers- 0 1    Sister - 03</b>
<b>Parent's and GB related Info</b>		
<b>(i) Who is GB member</b>	:	<b>Mother</b> <input checked="" type="checkbox"/> <b>Father</b> <input type="checkbox"/>
<b>(ii) Mother's name</b>	:	<b>Nurun Nahar</b>
<b>(iii) Father's name</b>	:	<b>Md Tazul Islam</b>
<b>(iv) GB member's info</b>	:	<b>Branch- Tamta Sharasty Center- 3/m ,Group-03 Loanee no-1036 Member Since29/04/1992 First loan: 5000 Existing loan- 33000 Outstanding: 26466</b>
<b>Further Information:</b>		
<b>(v) Who pays GB loan installment</b>	:	<b>NU</b>
<b>(vi) Mobile lady</b>	:	<b>N/A</b>
<b>(vii) Grameen Education Loan</b>	:	<b>N/A</b>
<b>(viii) Any other loan like GCCN, GKF etc.</b>	:	<b>N/A</b>
	:	<b>N/A</b>
	:	<b>N/A</b>
<b>Education</b>	:	<b>Class Five</b>

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



<b>Present Occupation</b>	<b>:</b>	<b>Decorator Business.</b>
<b>Trade License No-</b>		<b>199/15-16</b>
<b>Business Experiences</b>	<b>:</b>	<b>6 Years</b>
<b>Other Own/Family Sources of Income</b>	<b>:</b>	<b>Father is engaged with Agriculture work</b>
<b>Other Own/Family Sources of Liabilities</b>	<b>:</b>	<b>N/A</b>
<b>NU Contact info.</b>		
<b>NU Project Source/Reference</b>	<b>:</b>	<b>GT Hajigonj Unit Office, Chandpur.</b>



NU's Mother has been a member of Grameen Bank since 29/04/1992 (24 years) .At first she took Tk.5,000 from GB. NU invested GB Loan in his business. He repaired their own house and bought some cattle from the income of his business. They gradually improved their life standard through GB loan.

# PROPOSED BUSINESS Info.



<b>Business Name</b>	<b>:</b>	<b>Gaocia Decorator</b>
<b>Address/ Location</b>	<b>:</b>	<b>Echapora Bazar, Sharasty, Chandpur.</b>
<b>Total Investment in BDT</b>	<b>:</b>	<b>390,000/=</b>
<b>Financing</b>	<b>:</b>	<b>Self BDT 290,000 (from existing business) - 74%</b> <b>Required Investment BDT 100,000 (as equity) -26%</b>
<b>Present salary/drawings from business (estimates)</b>	<b>:</b>	<b>9,000</b>
<b>Proposed Salary</b>		<b>9,000</b>
<b>i. Proposed Business % of present gross profit margin</b>	<b>:</b>	<b>30%</b>
<b>ii. Estimated % of proposed gross profit margin</b>	<b>:</b>	<b>30%</b>
<b>iii. Agreed grace period</b>	<b>:</b>	<b>2 months</b>
<b>iv. In future risk mgt. plan (from fire, disaster etc.)</b>	<b>:</b>	<b>N/A</b>

# EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Decorator Rent(A)	3000	90000	1080000
<i>Less: Cost of Rent (B)</i>	2100	63000	756000
<b>Gross Profit (A-B) = [C]</b>	<b>900</b>	<b>27000</b>	<b>324000</b>
<i>Less: Operating Costs</i>			
Electricity Bill		100	1200
Mobile bill		500	6000
Shop rent		600	7200
Present Salary		9000	108000
Others cost		250	3000
Night guard bill		100	1200
Entertainment		200	2400
Non Cash Item:			
Depreciation Expenses (266400*10%)(12000*15%)		2366	28400
<b>Total Operating Cost (D)</b>		<b>13116</b>	<b>157392</b>
<b>Net Profit (C-D):</b>		<b>13884</b>	<b>166608</b>

# PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<b>Present Stock Items</b>			
Furniture	2,000		
Advance	10,000		290,000
<b>Present Stock (*)</b>	278,000		
<b>Proposed Items (**):</b>		100,000	100,000
<b>Total Capital</b>	<b>290,000</b>	<b>100,000</b>	<b>390,000</b>

(\*) Details present Stock & (\*\*) Proposed Items mentioned in next slide

# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items	
Product name with quantity	Amount
Chair (150Ps.)	42,000
Table (8 Ps.)	20,000
Plate (400 Ps.)	40,000
Cooking pail (8 Ps.)	20,000
Generator (2 Ps.)	45,000
LED Light and Cable	12,000
Bowl (Gamla)	5,000
Wooden Table	15,000
Trefoils (4 Ps.)	14,000
Samiana	55,000
Others	10,000
<b>Total Present Stock</b>	<b>278,000</b>

Proposed Stock items	
Product name with quantity	Amount
Table(8 Ps. 3400tk)	27,200
Plate(50 Ps. big 45tk)	7,250
Plate(50 Ps. Small 90Tk)	4,500
Cable	1,450
Cooking pot (Patil) (4 Ps. 7000 Tk)	28,000
Fan(1 Ps. 9600 tk)	9,600
Chair(50 Ps.s 440 tk per Ps.)	22,000
<b>Total Proposed Item</b>	<b>100,000</b>



# Financial Projection of NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)			Year 3 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly	Daily	Monthly	Yearly
sales	3500	105000	1260000	3700	111000	1332000	3900	117000	1404000
Less cost of sales	2450	73500	882000	2590	77700	932400	2730	81900	982800
<b>Gross profit (15%)</b>	<b>1050</b>	<b>31500</b>	<b>378000</b>	<b>1110</b>	<b>33300</b>	<b>399600</b>	<b>1170</b>	<b>35100</b>	<b>421200</b>
Less operating cost									
<b>Mobile Bill</b>		550	6600		600	7200		650	7800
<b>Electricity Bill</b>		100	1200		100	1200		100	1200
<b>Shop Rent</b>		600	7200		600	7200		600	7200
<b>Proposed Salary- Self</b>		9000	108000		9000	108000		9000	108000
<b>Salary Employee(0)</b>		0	0		0	0		0	0
<b>Night guard bill</b>		100	1200		150	1800		200	2400
<b>Entertainment</b>		250	3000		300	3600		350	4200
<b>Others (fees,</b>		250	3000		300	3600		350	4200
<b>Non Cash Item:</b>									
<b>Depreciation</b>		3617	43400		3617	43400		3617	43400
<b>Total Operating Cost (D)</b>		14467	173600		14667	176000		14867	178400
<b>(Net Profit C-D) :</b>		17033	204400		18633	223600		20233	242800
<b>Pay back</b>		<b>40000</b>			<b>40000</b>			<b>40000</b>	
<b>Retained Income:</b>		<b>164400</b>			<b>183600</b>			<b>202800</b>	

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100000	0	0
1.2	Net Profit	204400	223600	242800
1.3	Depreciation (Non cash item)	43400	43400	43400
1.4	Opening Balance of Cash Surplus	0	181334	408334
	<b>Total Cash Inflow</b>	<b>347800</b>	<b>448334</b>	<b>694534</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100000	0	0
2.2	Payment of GB Loan	26466	0	0
2.3	Investment Pay Back	40000	40000	40000
	<b>Total Cash Outflow</b>	<b>166466</b>	<b>40000</b>	<b>40000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>181334</b>	<b>408334</b>	<b>654534</b>



## **S**TRENGTH

- Long standing relationship
- Well Known Person in locality
- Skilled and 6 years working Experience

## **W**EAKNESS

- Lack of investment
- Less stock

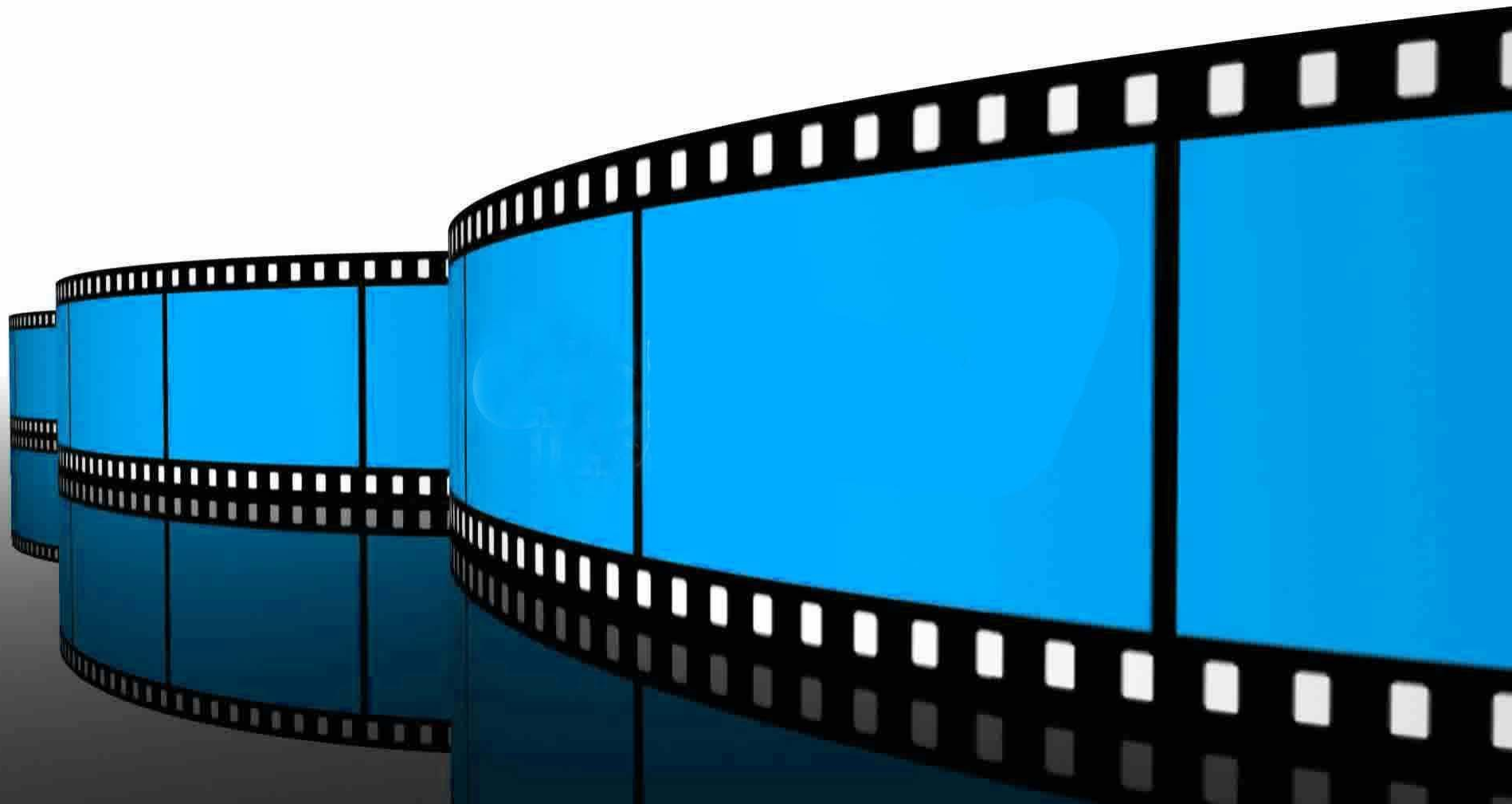
## **O**PPORTUNITIES

- Have a chance to serve more customers within local area

## **T**HREATS

- Political Unrest
- Theft
- Fire

# Photographs



# Photographs



# Photographs



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**on February ....., 2016 at GT**

