

Proposed NU Business Name: **PADMA DECORATOR**



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Project verified by: MD. Rofiquel Islam



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD SAIFUL
Age	:	02-09-1998 (24 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Daughter
No. of siblings:	:	4 Brothers & 3 Sisters
Address	:	Vill: Saitalia, P.O: Tengra, P.S: Sreepur, 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	:	HAFIZA
(iii) Father's name	:	MD SIDDIQUR RAHMAN
(iv) GB member's info	:	Branch: Tengra Sreepur, Centre # 09 (Female), Member ID: 2253, Group No: 05 Member since: 24-02-2001 (15 Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(v) Who pays GB loan installment	:	N/A
(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	:	5 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01954-528686
Mother's Contact No.	:	01940-439374
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Mawna Unit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAFIZA joined Grameen Bank since 15 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in agriculture.

Proposed Nobin Udyokta Business Info

Business Name	:	PADMA DECORATOR
Location	:	Saitalia Bazaar, Gazipur
Total Investment in BDT	:	BDT 2,30,000/-
Financing	:	Self BDT 1,30,000/-(from existing business) 57% Required Investment BDT 1,00,000/-(as equity) 43%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	13 ft x 28 ft= 364 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decoration service etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing one employees.▪The shop is rented.▪Agreed grace period is 3 months.

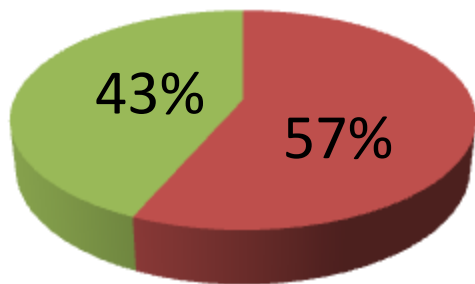
Existing Business (BDT)

Particular	Monthly	Yearly
Revenue (sales)		
Decoration Service	120,000	1,440,000
Total Sales (A)	120,000	1,440,000
Less. Variable Expense		
Decoration Service	102,000	1,224,000
Total variable Expense (B)	102,000	1,224,000
Contribution Margin (CM) [C=(A-B)]	18,000	216,000
Less. Fixed Expense		
Rent	500	6,000
Electricity Bill	200	2,400
Mobile Bill	400	4,800
Salary (self)	5,000	60,000
Transportation	400	4,800
salary (staff)	3,000	36,000
Entertainment	300	3,600
Generator Bill	200	2,400
Total fixed Cost (D)	10,000	120,000
Net Profit (E) [C-D]	8,000	96,000

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Pot (25 x 3000)	75,000	15,000	90,000
Chair (100 x 300)	30,000	45,000	75,000
Melamine (500 x 50)	25,000	0	25,000
Cloths (800 x 25)	0	20,000	20,000
Plate (200 x 50)	0	10,000	10,000
Tripple (2 x 5000)	0	10,000	10,000
Total	130,000	100,000	230,000

Source of Finance



- Entrepreneur's Contribution 130,000
- Investor's Investment 100,000
- Total 230,000

Financial Projection (BDT)

Particular	Monthly	1st Year	2nd Year
Revenue (sales)			
Decoration Service	165,000	1,980,000	2,079,000
Total Sales (A)	165,000	1,980,000	2,079,000
Less. Variable Expense			
Decoration Service	140,250	1,683,000	1,767,150
Total variable Expense (B)	140,250	1,683,000	1,767,150
Contribution Margin (CM) [C=(A-B)]	24,750	297,000	311,850
Less. Fixed Expense			
Rent	500	6,000	6,000
Electricity Bill	200	2,400	3,000
Mobile Bill	500	6,000	7,000
Salary (self)	5,000	60,000	60,000
Transportation	600	7,200	9,500
salary (staff)	3,000	36,000	36,000
Entertainment	300	3,600	4,000
Generator Bill	200	2,400	3,000
Total Fixed Cost	10,300	123,600	128,500
Net Profit (E) [C-D]	14,450	173,400	183,350
Investment Payback		60,000	60,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	173,400	183,350
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		113,400
	Total Cash Inflow	273,400	296,750
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	113,400	236,750

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 5 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

















P-D

P-D

P-D

70-5000 10/10/80



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স্বাধীনতা

নাম শাহজাদা হুমায়ূন

কেন্দ্রের নাম বিদ্যার উষ্ণ হৃদয়

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