

## Proposed NU Business Name: **ABDUL HAMID DECORATOR**



Project identification and prepared by: Md. Habil Uddin Shah,  
Keraneegonj Unit, Dhaka

Project verified by: Shushanta Kumar Bishwas



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>MD. ABDUL HAMID</b>
Age	:	09-08-1997 (19 Years)
Education, till to date	:	SSC
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	1 Brother, 1 Sister
Address	:	Vill: Abdullahpur , P.O: South Keranigonj, P.S: Keraneegonj, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>HOSNE ARA BEGUM</b>
(iii) Husband's name	:	<b>DELOYAR HOSSAIN</b>
(iv) GB member's info	:	Branch: Basta , Centre # 8(Female), Member ID: 1285/2, Group No: 06 Member since: 20-10-2001 (08 Years) First loan: BDT 5000
Further Information:		Existing Loan: BDT nil, Outstanding loan: nil
(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	:	7years experience in running business. He has NO Year training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01837-399175
Mother's Contact No.	:	01854-345549
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Keraneejonj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**LATE KHODEJA** joined Grameen Bank since 10 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	:	<b>ABDUL HAMID DECORATOR</b>
Location	:	Vill: Abdullahpur , P.O: South Keranigonj, P.S: Keraneegonj, Dist: Dhaka
Total Investment in BDT	:	BDT 590,000/-
Financing	:	Self BDT 510,000/-(from existing business) 86% Required Investment BDT 80,000/-(as equity) 14%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	32 ft x 15 ft= 480 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Decorating items .</li><li>▪Average 25% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 2 employees.</li><li>▪The shop is own.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

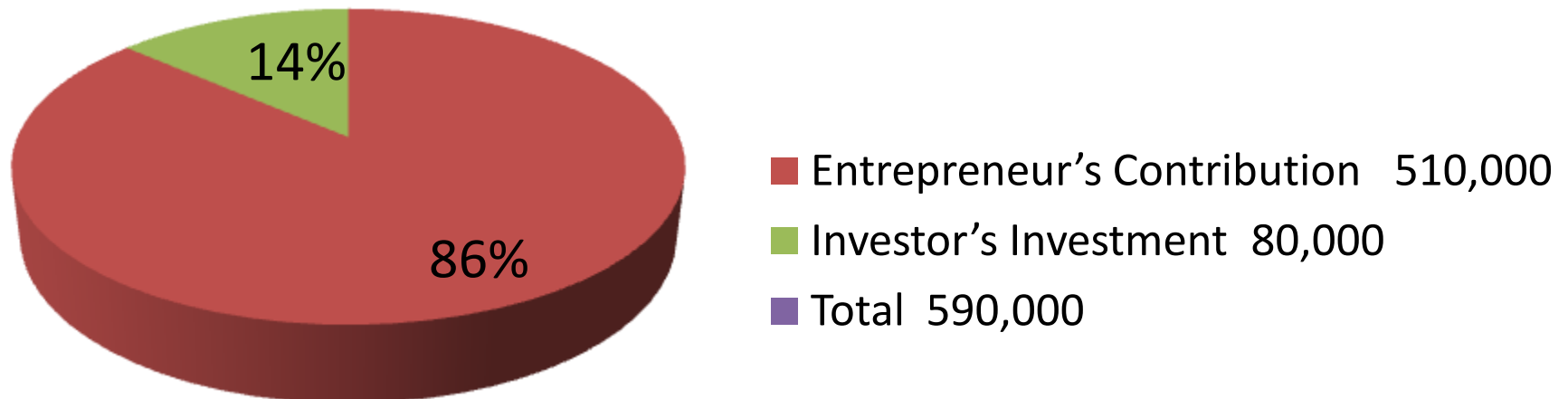
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Decorating Item		108000	1296000
<b>Total sales (A)</b>		108000	1296000
<b>Less Variable Exp.</b>			
Decorating Item		81000	972000
<b>Total Variable exp. (B)</b>		81000	972000
<b>Contribution Margin CM [C= (A-B)]</b>		<b>27000</b>	<b>324000</b>
<b>less fixed exp.</b>			
Electricity bill		400	4800
Salary (self)		5000	60000
Salary (staff)		12000	144000
Entertainment		300	3600
Mobile		300	3600
<b>total fixed cost (D)</b>		18000	216000
<b>Net profit (E) [C-D]</b>		<b>9000</b>	<b>108000</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Pot	60	6000	360,000			0	360,000
Chair	200	300	60,000			0	60,000
Table	8	5000	40,000	16	5000	80,000	120,000
Plate	50	1000	50,000			0	50,000
<b>Total</b>	<b>318</b>		<b>510,000</b>	<b>16</b>		<b>80,000</b>	<b>590,000</b>

## Source of Finance



## Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Decorating Item		114000	1368000	1436400	1508220
<b>Total Sales (A)</b>		<b>114000</b>	<b>1368000</b>	<b>1436400</b>	<b>1508220</b>
less variable Expenses					
Decorating Item		77520	930240	976752	1025590
Total variable Expenses (B)		77520	930240	976752	1025590
<b>Contribution Margin (CM)= (A-B)</b>		<b>36480</b>	<b>437760</b>	<b>459648</b>	<b>482630.4</b>
<b>Less Fixed Expenses</b>					
Electricity bill		400	4800	4800	4800
Salary (self)		5000	60000	60000	60000
Salary (staff)		12000	144000	144000	144000
Entertainment		350	4200	4200	4200
Mobile		400	4800	4800	4800
Total Fixed Cost		18150	217800	217800	217800
<b>Net Profit (E) (C-D)</b>		<b>18330</b>	<b>219960</b>	<b>241848</b>	<b>264830.4</b>
Investment Payback			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

SR#	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	219,960	241,848	264830.4
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		187,960	397808
	<b>Total Cash Inflow</b>	299960	429808	662638.4
2	Cash Outflow			
2.1	Purchase of Product	80,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112,000	32000	
3	<b>Net Cash Surplus</b>	187,960	397808	630638.4

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 02 Family:0 Others:0  
Experience & Skill : 7; Years:  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures





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# FAMILY PICTURE

