

Proposed NU Business Name: CLASICK DECORAYTOR & ALOCKSOGGA



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Dagonvuiyan Unit, Feni

Project verified by: Shushanta Kumar Bishash



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD:ROFIQUL ISLAM
Age	:	16-04-1983(34 Years)
Education, till to date	:	S S C
Marital status	:	Married
Children	:	02 sones
No. of siblings:	:	01 Brothers 02 Sister
Address	:	Villi: West saykanderpur, P.O: Saykanderpur, P.S: Dagonvuiyan, Dist: Feni
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	AYSHA AKTER
(iii) Father's name	:	LATE:ABDUR ROUF
(iv) GB member's info	:	Branch:Dagonvuiyan , Centre # 04(Female), Member ID: 4810, Group No: 07 Member since: 15/03/2000-2008 (08Years) First loan: BDT 5,000
Further Information:		Existing Loan: BDT :10,000, Outstanding loan: 0
(v) Who pays GB loan installment	:	Mother
(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	:	0 years experience in running business.04 Years is won business He has No Years training.
Other Own/Family Sources of Income	:	
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815026508
Mother's Contact No.	:	01860143837
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dagonvuiyan Unit, Feni

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

AYSHA AKTER joined Grameen Bank since 08 years ago. At first she took 4,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

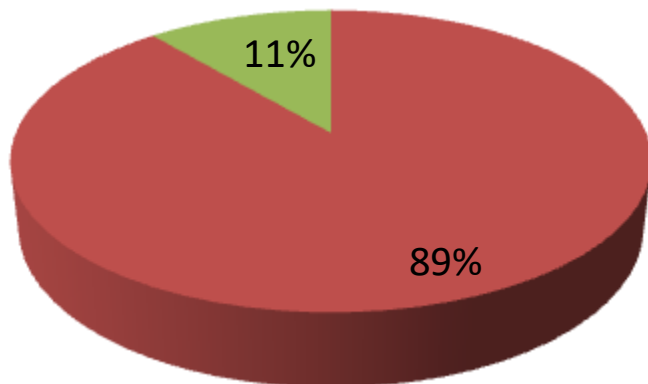
Business Name	:	CLASICK DECORAYTOR & ALOCKSOGGA
Location	:	Babuler doken ,Saykenderpur, Dagonvuiyan,Feni.
Total Investment in BDT	:	BDT 536,400/-
Financing	:	Self BDT 476,400/-(from existing business) 89% Required Investment BDT 60,000/-(as equity) 11%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Plastic chair, melamine plate ,Table etc.▪Average 50% gain on sale.▪The business is operating by entrepreneur. Existing 03 employees. After getting equity fund 1 will be appointed.▪The shop is rented.▪Collects goods from Feni.▪Agreed grace period is 3 months.

Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Furniture items	2500	75000	900000
Total sales (A)	2500	75000	900000
Less Variable Exp.			
Furniture items	1250	37500	450000
Total Variable exp. (B)	1250	37500	450000
Contribution Margin CM [C= (A-B)]	1250	37500	450000
less fixed exp.			
Rent		1000	12000
Electricity bill		250	3000
Transportation		1500	18000
Salary (self)		5000	60000
Salary(staff)		15000	180000
Entertainment		150	1800
Gird		0	0
Generator		0	0
Mobile bill		500	6000
total fixed cost (D)		23400	280800
Net profit (E) [C-D]		14100	169200

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chair	200	500	100000	120	500	60000	160000
Plate full	150	180	27000	0	0	0	27000
Table	24	2500	60000	0	0	0	60000
Plate half	120	20	2400	0	0	0	2,400
Showman	12	6000	72000	0	0	0	72,000
Jouge	60	150	9000	0	0	0	9000
Dram	4	1000	4000	0	0	0	4,000
Trepol	4	8000	32000	0	0	0	32,000
Cloths	0	0	100000	0	0	0	100,000
others	0	0	20000	0	0	0	20,000
Security	0	0	50000	0	0	0	50,000
Total	0	0	476400	120	500	60,000	536,400



■ Entrepreneur's Contribution 476,400

■ Investor's Investment 60,000

■ Total 536,400

Financial Projection

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Furniture items	3500	105000	1260000	1323000	1389150
Total Sales (A)	3500	105000	1260000	1323000	1389150
less variable Expenses					
Furniture items	1750	52500	630000	661500	694575
Total variable Expenses (B)	1750	52500	630000	661500	694575
Contribution Margin (CM)= (A-B)	1750	52500	630000	661500	694575
Less Fixed Expenses					
Rent		1000	12000	12000	12000
Electricity bill		250	3000	3400	3600
Transportation		1500	18000	18500	19000
Salary (self)		5000	60000	60000	60000
Salary(staff)		20000	240000	240000	240000
Entertainment		150	1800	1800	1800
Mobile bill		700	8400	8600	8800
Total Fixed Cost		28600	343200	344300	345200
Net Profit (E) (C-D)		23900	286800	317200	349375
Investment Payback			28000	28000	28000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	286800	317200	349375
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		262,800	556,000
	Total Cash Inflow	346,800	580,000	905,375
2	Cash Outflow			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	24000	24000	24000
	Total Cash Outflow	84,000	24000	24000
3	Net Cash Surplus	262,800	556,000	881,375

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 04 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

















ক্যাসিক ডেকোরেটর এন্ড আলোক সজ্জা

বাঁধের গোড়া, সেকান্দরপুর, দাগনভূঞা, ফেনী। 01815-026508, 01749-723333



FAMILY PICTURE

