

Proposed NU Business Name: **MA DECORATOR AND MAIKE SERVIC**



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Project verified by: Md. Mozaharul Islam Sarker



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

Name	:	<b>MD. AMINUR ISLAM</b>
Age	:	01-06-1990 (27 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Son
No. of siblings:	:	01 Brother, 01 Sister
Address	:	Vill: Dhora, P.O Parirhat, P.S: Gabtali, Dist: Bogra
00 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>MST. ANOARA BEGUM</b>
(iii) Father's name	:	<b>MD. ALOMGIR HOSSAIN</b>
(iv) GB member's info	:	Branch: Mohishaban, Gabtali, Centre, Centre # 0 (male), Member ID: 1447/1, Group No: 05 Member since: 10-12-2002 (14 Years) First loan: BDT 3,000 /- Existing loan: BDT 20,000/- Outstanding loan: NILL
Further Information:		
(v) Who pays GB loan installment	:	Father
(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	:	07 years experience in running business. 07 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01757-825364
Family's Contact No.	:	01729-813813
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MST. ANOARA BEGUM** joined Grameen Bank since 14 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MA DECORATOR AND MAIKE SERVIC</b>
Location	:	Dhora, Parirhat, Bogra.
Total Investment in BDT	:	BDT 4,40,000/-
Financing	:	Self BDT 4,40,000/- (from existing business) 91% Required Investment BDT 50,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 30 ft= 450 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Decorator Servic,etc.</li><li>▪Average 50% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing no labor.</li><li>▪After getting equity fund 02 labor will be appointed.</li><li>▪Agreed grace period is 3 months.</li></ul>

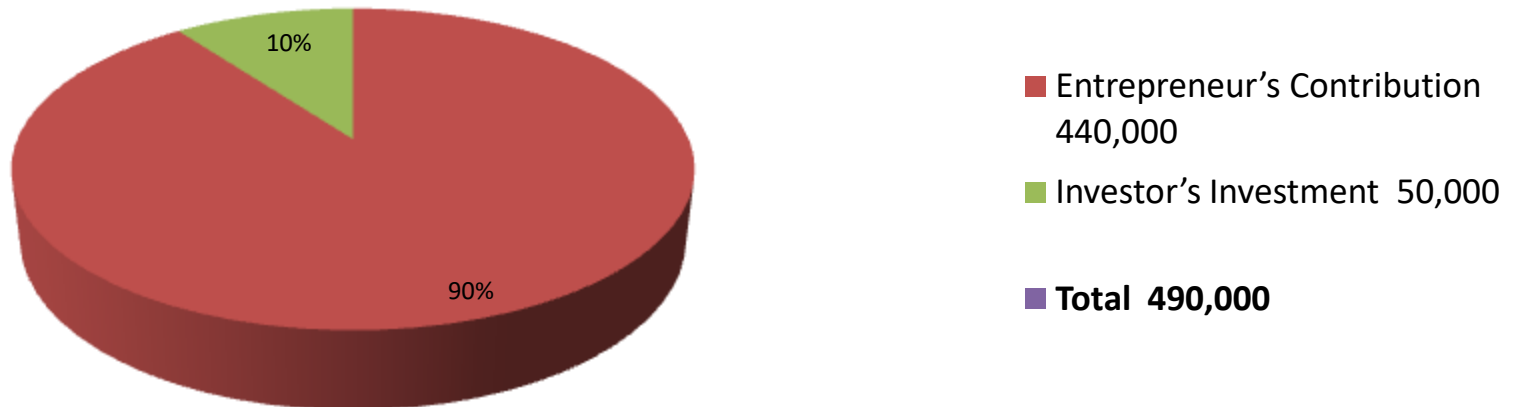
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Decorator item rent.	1,500	45,000	540,000
<b>Total Sales (A)</b>	<b>1,500</b>	<b>45,000</b>	<b>540,000</b>
<b>Less. Variable Expense</b>			
Decorator item rent.	750	22,500	270,000
<b>Total variable Expense (B)</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>750</b>	<b>22,500</b>	<b>270,000</b>
<b>Less. Fixed Expense</b>			
Electricity Bill		500	6,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		8,000	96,000
Entertainment		500	6,000
Mobile Bill		300	3,600
<b>Total fixed Cost (D)</b>		<b>16,300</b>	<b>195,600</b>
<b>Net Profit (E) [C-D]</b>		<b>6,200</b>	<b>74,400</b>

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Maike	20	4000	80,000	0	0	0	80,000
Buster	2	35000	70,000	0	0	0	70,000
Sound Box	3	8000	24,000	0	0	0	24,000
Chair	250	300	75,000	100	300	30,000	105,000
Table	35	800	28,000	20	800	16,000	44,000
Kapur	100	1000	100,000	0	0	0	100,000
Sospen	10	4000	40,000	0	0	0	40,000
Others	1	23000	23,000	1	4000	4,000	27,000
<b>Total</b>	<b>421</b>	<b>0</b>	<b>440000</b>	<b>121</b>	<b>5100</b>	<b>50000</b>	<b>490000</b>

## Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
<b>Revenue (sales)</b>					
Decorator item rent.	2,000	60,000	720,000	756,000	793,800
<b>Total Sales (A)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>	<b>756,000</b>	<b>793,800</b>
<b>Less. Variable Expense</b>					
Decorator item rent.	1,000	30,000	360,000	378,000	396,900
<b>Total variable Expense (B)</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1,000</b>	<b>30,000</b>	<b>360,000</b>	<b>378,000</b>	<b>396,900</b>
<b>Less. Fixed Expense</b>					
Electricity Bill		500	6,000	6,000	6,000
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		8000	96,000	96,000	96,000
Entertainment		500	6,000	6,000	6,000
Mobile Bill		400	4,800	4,800	4,800
<b>Total fixed Cost (D)</b>		<b>16,400</b>	<b>196,800</b>	<b>196,800</b>	<b>196,800</b>
<b>Net Profit (E) [C-D]</b>		<b>13,600</b>	<b>163,200</b>	<b>181,200</b>	<b>200,100</b>
<b>Investment Payback</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	163,200	181,200	200,100
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		143,200	304,400
	<b>Total Cash Inflow</b>	<b>213,200</b>	<b>324,400</b>	<b>504,500</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>143,200</b>	<b>304,400</b>	<b>484,500</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:02 Others:0  
Experience & Skill : 07 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Dhora, Parirhat, Bogra.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























# FAMILY PICTURE

