

Proposed NU Business Name: PIAS DECORATOR



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Howlader
Sonagazi Unit, Feni

Project verified by: Susanto Kumar Biswas



**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	JASIM UDDIN
Age	:	01-01-1983 (34 Years)
Education, till to date	:	Class -Three
Marital status	:	Married
Children	:	03 Sons & 0 Daughter
No. of siblings:	:	04 Brothers & 01 Sister
Address	:	Vill: Loskar Bappari Bari P.O: Sonagazi, P.S: Sonagazi, 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	:	BIBI AYASHA
(iii) Father's name	:	MONIR AHAMMOD
(iv) GB member's info	:	Branch: Chor Chandia Sonagazi, Centre # 35 (Female), Member ID: 3702/1, Group No: 06 Member since :16-12-1992 (25 Years) First loan: BDT 5,000
Further Information:		Existing Loan: 1,90,000/-Outstanding Loan :1,58,000/-
(v) Who pays GB loan installment	:	Baba
(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	:	15 Years experience in the business.
Training Info	:	He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01818-439047
Mother's Contact No.	:	01837-952392
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

BIBI AYASHA joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	PIAM DECORATOR
Location	:	Hospital Get, Sonagazi, Feni.
Total Investment in BDT	:	BDT 5,04,000/-
Financing	:	Self BDT 4,44,000/-(from existing business) 88% Required Investment BDT 60,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	20ft x 12 ft= 240 square ft
Implementation	:	<ul style="list-style-type: none">▪He has run his business like as decorator.▪The business is operating by entrepreneur. Existing two employees.▪Collects goods from Feni.▪Average 40 % gain on Sales.▪The Shop is rented.▪Agreed grace period is 3 months.

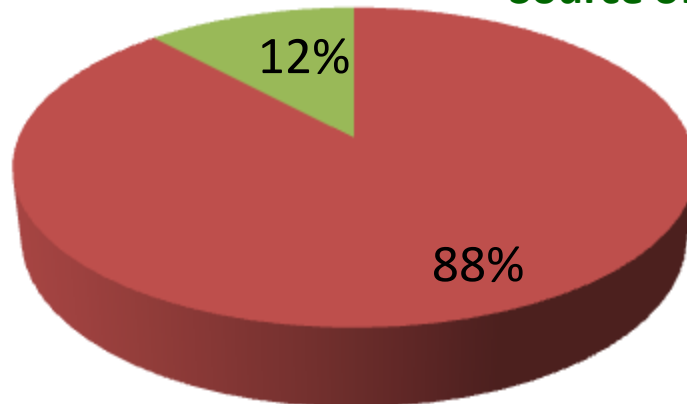
Exesting

Particular	Daily	Monthly	Yearly
Revnue (Sale)			
Chair,Table,Glass,Plate,Pan,Cloth,Spoon,ETC	3500	105000	1260000
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Chair,Table,Glass,Plate,Pan,Cloth,Spoon,ETC	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	1400	42000	504000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		300	3600
Salary (Self)		5000	60000
Salary (Staff)		30000	360000
Intertainment		500	6000
Mobil Bill		500	6000
Total Fixed Cost (D)		37300	447600
Net Profit (E)= [C-D]		4700	56400

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	300	400	120000	50	400	20000	140000
Table	40	1500	60000			0	60000
Glass	80	30	2400			0	2400
Plate	500	100	50000	100	100	10000	60000
Pan	4	1250	5000			0	5000
Cloth			120000			0	120000
Security			24000			0	24000
Dake	12	5000	60000	6	5000	30000	90000
Others			2600			0	2600
	936	8280	444000	156	5500	60000	504000

Source of Finance



- Entrepreneur's Contribution
444,000
- Investor's Investment 60,000
- Total 504,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chair,Table,Glass,Plate,Pan,Cloth,Spoon,ETC	4000	120000	1440000	1512000	1587600
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Chair,Table,Glass,Plate,Pan,Cloth,Spoon,ETC	2400	72000	864000	907200	952560
Total Variable Expense	2400	72000	864000	907200	952560
Contributon Margin (CM) [C=(A-B)]	1600	48000	576000	604800	635040
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		300	3600	3900	4200
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		30000	360000	360000	360000
Entertainment		500	6000	6000	6000
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		37300	447600	448000	448400
Net Profit (E)= [C-D]		10700	128400	134820	141561
Investment Pay Back			24,000	24,000	24,000

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

<i>Sl #</i>	<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	128,400	134820	141561
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		104400	215220
	Total Cash Inflow	188,400	239,220	356,781
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	24,000	24,000
3	Net Cash Surplus	104,400	215,220	332,781

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill :10 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire

Pictures



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পিয়াস ডেকোরেটর

এখানে ডেকোরেশনের যাবতীয়
মালামাল ভাড়া দেওয়া হয়।

হাসপাতাল গেইট, সোনাগাজী পৌরসভা, ফেনী।

শ্রী পিয়াস ডেকোরেটর
হাসপাতাল গেইট,
সোনাগাজী পৌরসভা, ফেনী।



FAMILY PICTURE

