

# Proposed NU Business Name: **NOWSIN DECORATOR ENTERPRISE**



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Nawabganj Unit, Dhaka

Project verified by: Md. Shamsul Arefin



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

Name	:	<b>MD.AZRUL ISLAM</b>
Age	:	05-09-1983 ( 34 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	02 Son & 01 Daughter
No. of siblings:	:	03 Brothers 3 Sister
Address	:	Vill: Moricha, P.O: Chitrakot, P.S: Sirajdikhan, Dist: Munsigonj
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>BASIRONNESA</b>
(iii) Father's name	:	<b>LATE HAYATBOX</b>
(iv) GB member's info	:	Branch: Sekhornagar, Centre # 43 (Female), Member ID: 4965, Group No: 03 Member since: 01/01/1989 (15 years) First loan: BDT 2,000/-
Further Information:		Existing loan: BDT 30,000/- Outstanding loan:Nil.
(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	:	15 years experience in running business. He has training
Other Own/Family Sources of Income	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01981150612
Mother's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Nawabganj Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**BOSIRONNESA** 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

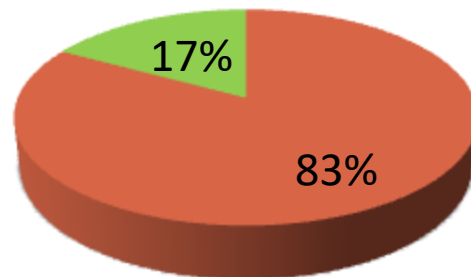
Business Name	:	<b>NOWSIN DECORATOR ENTERPRISE</b>
Location	:	Moricha Bazar, Nawabganj, Dhaka.
Total Investment in BDT	:	BDT 3,60,000/-
Financing	:	Self BDT 3,00,000(from existing business) 85% <b>Required Investment BDT 60,000(as equity) 15 %</b>
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 20 ft= 600 square ft
Security of the shop	:	Rent
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Plate, etc.</li><li>▪Average 30% gain on sale.</li><li>▪The business is operating by entrepreneur.</li><li>▪He is doing his business in rent place.</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul>

Exesting			
Particular	Daily	Monthly	Yearly
Revnuce (Sale)			
Leather		120000	1440000
	0	0	0
Total Sales(A)	0	120000	1440000
Less Variable Expense (B)			0
Leather	0	84000	1008000
Total Variable Expense	0	0	0
Contributon Margin (CM) [C=(A-B)]	0	36000	432000
Less Fixed Expense			
Electric Bill		500	6000
Transportaion		2000	24000
Salary (Self)		5000	60000
Entertainment		200	2400
Rent		1800	21600
Generator		0	0
Salary (Staff-4)		20000	240000
Mobil Bill		300	3600
Total Fixed Cost (D)		29800	357600
Net Profit (E)= [C-D]		6200	74400

## Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	100	350	35,000	100	350	35,000	70,000
Sound system	2 P	1,00,000	2,00,000				2,00,000
Decoration Couth	50	1,200	60,000	20	1200	24,000	84,000
Generator	04	15,000	60,000				60,000
Others			45,000			1,000	46,000
<b>Total</b>			<b>3,00,000</b>			<b>60,000</b>	<b>3,60,000</b>

### 0% Source of Finance



- Entrepreneur's Contribution's :- 3,00,000
- Investor Investment's :- 60,000
- Total :- 3,60,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Year -1</b>	<b>Year-2</b>	<b>Year-3</b>
<b>Revenue(Sales)</b>					
Leather		150000	1800000	1890000	1984500
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>0</b>	<b>150000</b>	<b>1800000</b>	<b>1890000</b>	<b>1984500</b>
<b>Less Variable Expense (B)</b>					
Leather		0	0	0	0
<b>Total Variable Expense</b>	<b>0</b>	<b>105000</b>	<b>1260000</b>	<b>1323000</b>	<b>1389150</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>0</b>	<b>45000</b>	<b>540000</b>	<b>567000</b>	<b>595350</b>
<b>Less Fixed Expense</b>					
Electric Bill		600	7200	7500	7800
Transportaion		2500	30000	360000	4320000
Salary (Self)		5000	60000	60000	60000
Salary (Staff-4)		20000	240000	240000	240000
Entertainment		300	3600	3600	3600
Rent		1800	21600	21600	21600
Mobil Bill		500	6000	6100	6200
<b>Total Fixed Cost (D)</b>		<b>30700</b>	<b>346800</b>	<b>677200</b>	<b>4637600</b>
<b>Net Profit (E)= [C-D]</b>		<b>14300</b>	<b>171600</b>	<b>180180</b>	<b>189189</b>
<b>Investment Pay Back</b>			<b>24,000</b>	<b>24,000</b>	<b>24,000</b>



## 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>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	60,000		
1.2	Net Profit	346,800	464940	488187
1.3	Depreciation (Non cash			
1.4	Opening Balance of Cash Surplus	322800	322800	763740
	<b>Total Cash Inflow</b>	<b>406,800</b>	<b>787,740</b>	<b>1,251,927</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	60,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr.	24000	24000	24000
	<b>Total Cash Outflow</b>	<b>84,000</b>	<b>24,000</b>	<b>24,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>322,800</b>	<b>763,740</b>	<b>1,227,927</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 12 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Kumarbarilla Bazar,  
Nawabganj, Dhaka.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

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সহজ ঋণের পাশ বই

নাম ..... মাহিনা

ধনী নং ..... ৪২২৮

গ্রুপ নং ..... ০৩

কেন্দ্র নং ..... ৫৩৩৩

কেন্দ্রের নাম ..... শেখর নগর

বই ইস্যুর তারিখ ..... ১৫/১৫

শাখা ব্যবস্থাপকের স্বাক্ষর



গ্রামীণ ব্যাংক

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অহজ ধানের পাশবই

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নাম	স্বপ্নদীপ
কেন্দ্রের নাম	১৪৪৮
শাখা	শেখর নগর সিরাজদিখান শাখা

# FAMILY PICTURE

