

Proposed NU Business Name: **SATHI DEKORETOR & LIGHTING HOUSE**



Project identification and prepared by: Md. Belal Hossain
Chagal naiya, feni

Project verified by: Susanto kumar bisshas



Brief Bio of The Proposed Nobin Udyokta

Name	:	BELAL HOSSAIN
Age	:	01/01/1983 (34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	2 Son 1 Daughter
No. of siblings:	:	04 Brother 02 Sisters
Address	:	Vill: East Debpur P.O: Chadgazi, P.S: Chagal naiya, 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	:	HAFEJA KHATUN
(iii) Father's name	:	NUR AHAMMOD
(iv) GB member's info	:	Branch: Mohamaya, Centre # 14/(Female), Member ID:6354, Group No: 02 Member since: 05/03/1995 - 2001 First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 0,0/-
(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	:	Eight Years Experience In Running Business. He Has No Training
Other Own/Family Sources Of Income	:	Yes
Other Own/Family Sources Of Liabilities	:	None
Entrepreneur Contact No.	:	01815-970609
Mother's Contact No.	:	01825-225514
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal Naiya Unit,feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

HAFEJA KHATUN joined Grameen Bank since 15 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

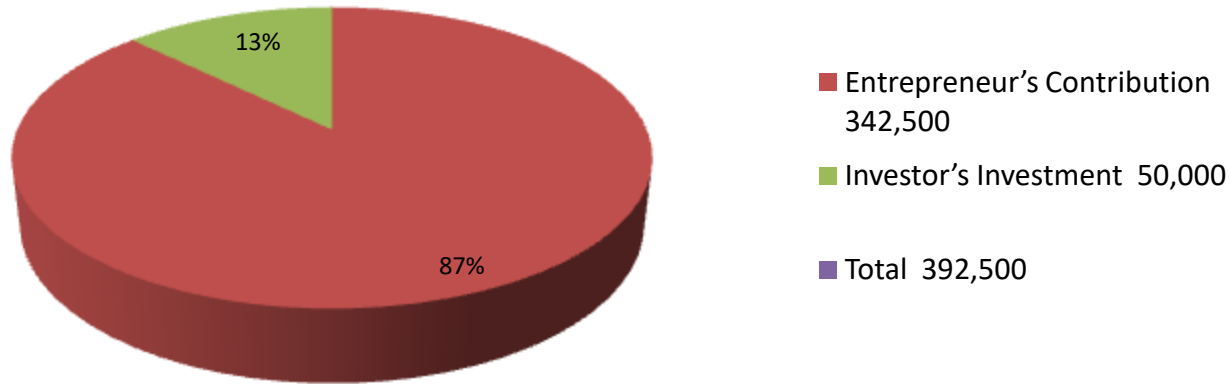
Business Name	:	SATHI DEKORETOR & LIGHTING HOUSE
Location	:	Boktar Hat Kor Bazar, Chagal Naiya, Feni.
Total Investment In BDT	:	Bdt 3,92,500/-
Financing	:	Self BDT 3,42,500/- (From Existing Business) 87% Required Investment Bdt,50,000(as Equity) 13%
Present Salary/Drawings From Business (Estimates)	:	Bdt 5,000
Proposed Salary	:	Bdt 5,000
Size Of Shop	:	10 Ft X 20ft. = 200 Square Ft
Security Of The Shop	:	50,000/-
Implementation	:	<ul style="list-style-type: none">▪The Business Is Planned To Be Scaled Up By Investment In Existing Goods Like Chair, Table,Plet,Disk,Etc.▪Average 20% Gain On Sale.▪The Business Is Operating By Entrepreneur. Existing 2 Employee.▪He Is Doing His Business In Rent Place.▪Collects Goods From Feni.▪Agreed Grace Period Is 3 Months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Chair, Table,Plet,Disk,Etc.	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Chair, Table,Plet,Disk,Etc.	2800	84000	1008000
Total Variable Expense	2800	84000	1008000
Contributon Margin (CM) [C=(A-B)]	700	21000	252000
Less Fixed Expense			
Rent		1500	18000
Electric Bill		300	3600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		200	2400
Guard		0	0
Generator		0	0
Mobile Bill		300	3600
Total Fixed Cost (D)		15600	187200
Net Profit (E)= [C-D]		5400	64800

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair	70,000	35,000	105,000
Table	65,000	15,000	80,000
Plet	22,500	0	22,500
Plet (melamine)	15,000	0	15,000
Disk	120,000	0	120,000
Security	50,000	0	50,000
	0	0	0
	0	0	0
Total	342,500	50,000	392,500



Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Chair, Table,Plet,Disk,Etc.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
Chair, Table,Plet,Disk,Etc.	3200	96000	1152000	1209600	1270080
Total Variable Expense	3200	96000	1152000	1209600	1270080
Contributon Margin (CM) [C=(A-B)]	800	24000	288000	302400	317520
Less Fixed Expense					
Rent		1500	18000	18000	18000
Electric Bill		300	3600	3900	4200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Mobil Bill		300	3600	3700	3800
Total Fixed Cost (D)		15600	187200	187780	188369
Net Profit (E)= [C-D]		8400	100800	105840	111132
Investment Pay Back			20,000	20,000	20,000

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	50,000		
1.2	Net Profit	100,800	105840	111132
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		80800	166640
	Total Cash Inflow	150,800	186,640	277,772
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	80,800	166,640	257,772

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0
Others:0 Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Jinjira, Birulia, Savar, Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





এখানে
কুমারী কার্ড জমিলতুল কাব্বার
খাঁ এর পরিচালনাধীন
সুস্থ ও স্বাস্থ্যকর খাবার পরিবেশনা করা
হবে।



এখানে

মেমোরি কার্ড ডাউনলোড করা হয়।

সাথী ডেকোরের এন্ড কম্পিউটার সপ্

বি.ডি.বি রোড বকর হাট, হাফলনাইরা, কেরী।

মোবাইল: (৯৯৯)১১১-১১১-১১১