A Nobin Udyokta Project

Sathi Decorator



जाकी दिन्हां दिन

এখানে উনুতমানের ডেকোরেটিং আসবাবপত্র, বিবাহ, জন্মদিন, ওয়াজ, পূজা সহ যে কোন আনন্দ উল্লাসে আসবাবপত্র ভাড়া দেওয়া হয়।

গজরা বাজার, স্কুলরোড, মতলব উত্তর চাঁদপুর



Project by: Mafuj Mia

Identified by: Md. Mostafa Verified by: Md Gias Uddin Matlab Uttar Unit, Chandpur Anchal-1

GRAMEEN Trust



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Mafuj Mia	
Age	:	10.02.1988 (30Years)	
Marital status	:	unMarried	
Children	:	00 Son, 00 Daughter	
No. of siblings:	:	02 brothers and 02 Sisters	
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	:	Mother Father Monoara Begum Sirajul Islam Prodhan Member since: 10.07.2003 Branch: Gazra, Centre no. 16/M Group: 08 Loanee no :2036 First loan: Tk.5,000 Existing loan: 50000 Outsting: 20640	
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GCCN, GKF etc. (ix) Others	: : : : :	Father N/A N/A N/A N/A N/A	
Education, till to date	:	Class Six	

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



(Continued)

Present Occupation		Decorator Business
Trade License Number	:	09
Business Experiences	:	08 years.
Other Own/Family Sources of Income	•	N/A
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01967-750911
NU Project Source/Reference	:	Uttar Matlab Unit Office, Chandpur.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank (GB) Since 10.07. 2003 & till now. At first his mother took a loan amount BDT 5000 from Grameen Bank. She Invested the money in her Husbands business. They gradually improved their life standard through GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Sathi Decorator
Address/ Location	:	Gojra Bazar, Matlab Uttar, Chandpur.
Total Investment in BDT	:	440,000/-
Financing	:	Self BDT 370,000 (from existing business) - 81% Required Investment BDT :70,000 (as equity) - 19%
Present salary/drawings from business (estimates)	:	BDT 9,000
Proposed Salary		BDT 10,000
Proposed Business 10% of present gross profit margin Estimated 10% of proposed gross profit margin	:	10%
Agreed grace period	:	2 months

EXISTING BUSINESS OPERATIONS Info.



Doutioulous	Existing Business (BDT)				
Particulars	Daily	Monthly	Yearly		
Sales	4000	120000	1440000		
Less: Cost of sale	2800	84000	1008000		
Profit 30% (A)= C	1200	36000	432000		
Less: Operating Costs					
House rent		0	0		
Electricity		400	4800		
Dis bill		0	0		
Night Guard Bill		150	1800		
Mobile Bill		300	3600		
Salary from Business (Self)		10000	120000		
Salary from Business (Staff) 2		8000	96000		
Transport		0	0		
Others (Entertainment)		150	1800		
Non Cash Item:					
Depreciation Expenses		163	1956		
Total Operating Cost (D)		19163	229956		
Net Profit (C-D):		16837	202044		

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing	Proposed	Total	
	Business (BDT)	(BDT)	(BDT)	
Investments in different				
categories:				
Present items:			336,000	
Decoration	15,000			
Generator	25,000			
Present Goods Items (*):	296000			
Proposed Items (**):	0	70,000	70,000	
Total Capital	336,000	70,000	406,000	

(*) Details present Stock & (**) Proposed Items mentioned in next slide

PRESENT & PROPOSED INVESTMENT Breakdown (Continued)



Present Stock item

Product name	Amount
Plate Melamine	16500
Plate Ceramics	50000
Patil	70000
Chair	40000
Table	60000
Porda/ Tripal	40000
Others	20000
Total Present Stock	296,500

Proposed Item

Product name	Amount
Generator	50000
Chair	20000
Total	70,000

Financial Projection of NU BUSINESS PLAN



Doutionland	Year 1 (BDT)			Year 2 (BDT)			
Particulars	Daily	Monthly	Yearly	Daily	Monthly	Yearly	
Sales	5000	150000	1800000	6000	180000	2160000	
Less: Cost of Sale	3500	105000	1260000	4200	126000	1512000	
Profit 30% (A)= C	1500	45000	540000	1800	54000	648000	
Less operating cost:							
shop rent		0	0		0	0	
Electricity bill		600	7200		800	9600	
Dis bill		0	0		0	0	
Night Guard Bill		200	2400		300	3600	
Mobile Bill		400	4800		500	6000	
Salary from Business		12000	144000		14000	168000	
Salary from Business (Staff)		10000	120000		12000	144000	
Others (Entertainment)		500	6000		600	7200	
Depreciation Expenses		163	1956		163	1956	
Total Operating Cost (D)		23863	286356		28363	340356	
Net Profit =(C-D)		21137	253644		25637	307644	
GT payback		42000			42000		
Retained Income:		211644			265644		

CASH FLOW Projection on Business Plan (Rec. & Pay.)



Particulars	Year 1 (BDT)	Year 2 (BDT)
Cash Inflow		
Investment Infusion by Investor	70,000	
Net Profit (Ownership Tr. Fee added back)	253644	307644
Depreciation (Non cash item)	1956	1956
Opening Balance of Cash Surplus	0	213,600
Total Cash Inflow	325,600	523200
Cash Outflow		
Purchase of Product	70,000	
Investment Pay Back (Including Ownership Tr. Fee)	42,000	42,000
Payment of GB loan	0	0
Total Cash Outflow	112,000	42,000
Net Cash Surplus	213,600	481,200

SWOT Analysis



STRENGTH

- Skill and 08 Years experience
- Quality service and Product
- Well Decorated
- Seven days open weekly
- 16 hours shop open

WEAKNESS

Lack of investment

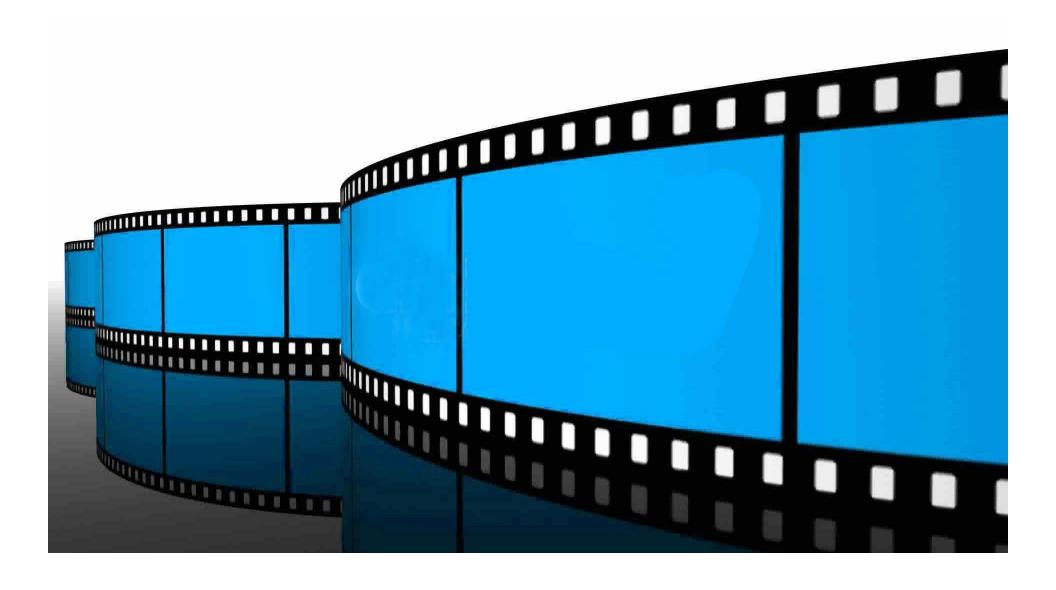
OPPORTUNITIES

- Have a chance at more customers within local area.
- Extendable society
- Products and service demand increasing.

THREATS

- New competitor may be present
- Political Unrest
- Theft

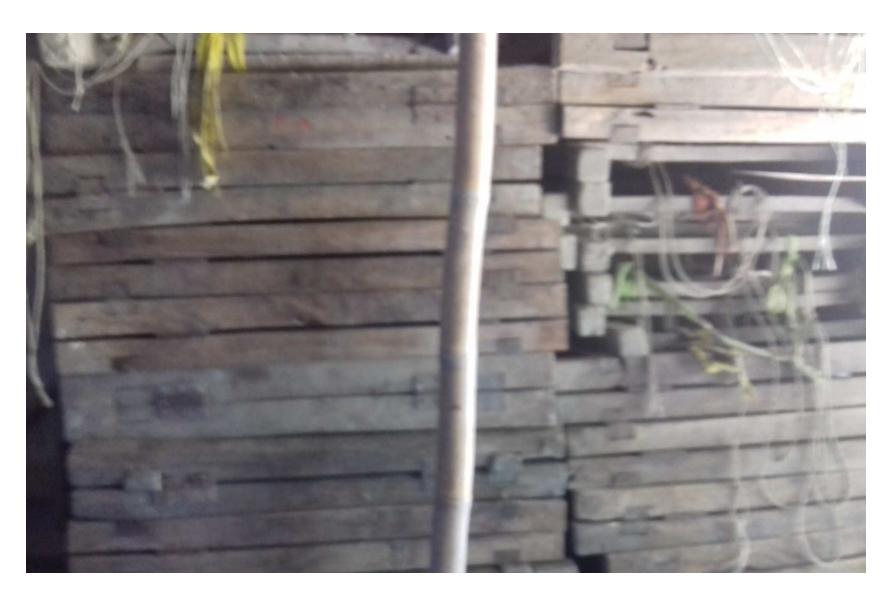


































































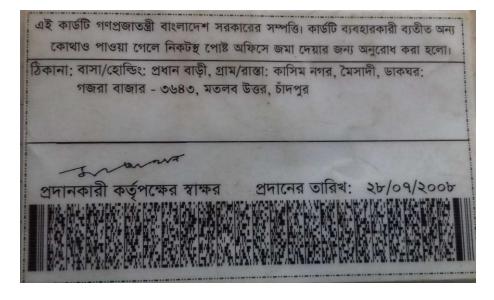


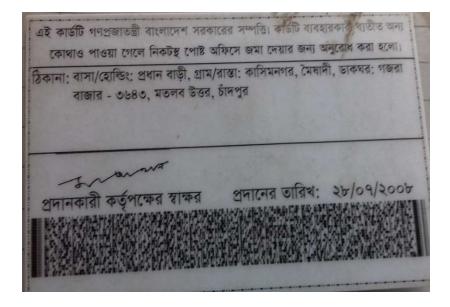




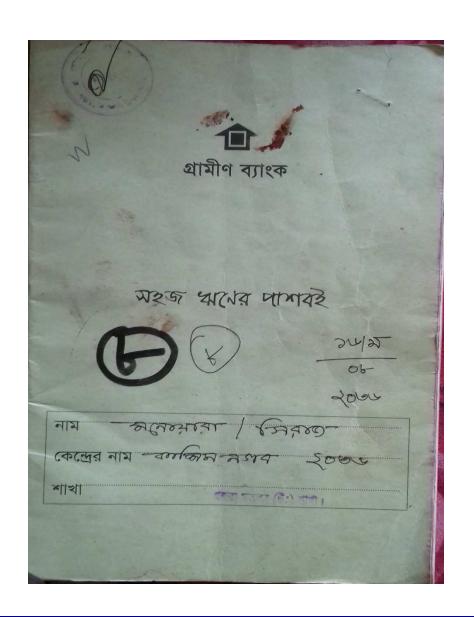


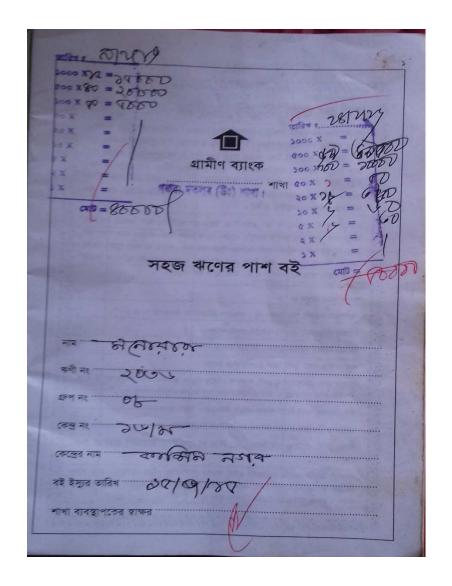




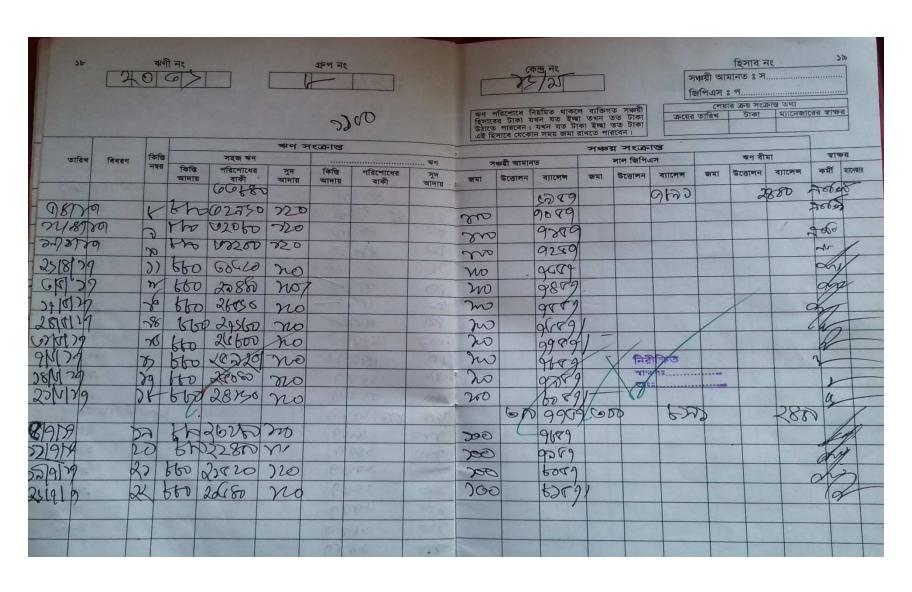














A STATE STATE OF STAT	লিলিলিলিলিলিল য়া ইউনিয়ন গ	নান্ত্র করেন করেন করেন করেন করেন করেন করেন করে
ক্রমিক নং ০০ লাইনেক নধরঃ ০১/২৭–১৮	গজরা বাজার, উপজেলাঃ মতলব উত্তর, বিসা ও পেশার লাই ^{(ইউসি ফরম নং -৭,১২(১) দং বিদাদ মতে}	
		ः अताश्रादाः <u>ट</u> ्यदादः
	নার নিমিতে নিমের শতধীনে চলতি অর্থ ব	
ফি বাবদ ঃ ক) লাইসেন্স ফি খ) বকেয়া গ) ব্যবসায় কর ঘ) ১৫% হারে ভ্যাট	2001-	জুন ২০পযন্ত বলবৎ থাকিবে।)
সর্ব মোট = কথায় ঃ সুত্র স্থান্ত সমূহ ঃ ১। অত্ত লাইসেস কোন অবস্থাতেই হুম্বান্তর ক	না চলিবে না।	ায় ক্রমে অত্র লাইসেস প্রদান করা হইল।
২। অত্র লাইসেল কেবলমাত্র উপরোল্লিখিত ব্য ৩। কোন অবস্থাতেই উপরোল্লিখিত ব্যবসা বা অন্যথায় প্রদন্ত লাইসেল বাতিল বলিয়া গ্র সচিবের স্থাক্ষর	ব্যবসাস্থল পরিবর্তন করা চলিবে না।	আলহাজু মোঃ হানিফ মির চেয়ারম্যান গজনা ইউনিয়ন পরিষ্ঠি মেয়ারুম্যামেইস্কাজ্ট্রাদপুর
নীই ভালীৰ সাহিদ্যেন্দ্ৰ সচিব পদ্মান ইউনিবন পৰিবন্দ যাসপৰ উন্তৰ, ব্যাপন্থৰ ।	3 3 4 5 M	











Presented at 153rd Internal Design Lab (22nd Regional Lab) On 10th August-2017 at Chandpur

