

Proposed NU Business Name: **UDOY BOU BAZAR DECORATOR**



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**Grameen Shakti
Samajik Byabosha Ltd.**

Brief Bio of The Proposed Nobin Udyokta

Name	:	UDOY BOU BAZAR DECORATOR
Age	:	15-05-1984 (33 Years)
Education, till to date	:	CLASS 4
Marital status	:	married
Children	:	01 Son
No. of siblings:	:	03 Brothers 04 Sisters
Address	:	Vill:Khal par, P.O: Polamgas ; P.S: Dohar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MINU RANI DAS
(iii) Father's name	:	PORIMOL CHANDRO DAS
(iv) GB member's info	:	Branch:-joypara, Centre # 34 (Female), Member ID: 5693, Group No: 08 Member since: 1990-2017 (27 Years) First loan: BDT 3000/-
Further Information:		Existing loan: 100,000 Outstanding loan: 54900
(v) Who pays GB loan installment	:	Son
(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.)	:	No
Business Experiences and Training Info	:	0 years experience in running business. 15 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.	:	01822-829425
Family's Contact No.	:	-
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dohar Unit ,Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

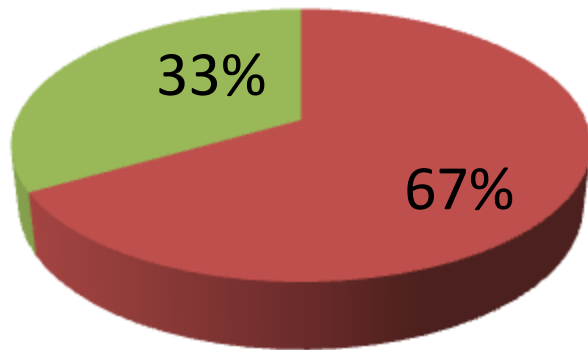
MINU RANI DAS joined Grameen Bank since 27 years ago. At first she took BDT 3000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	UDOY BOU BAZAR DECORATOR
Location	:	Dohar, Dhaka
Total Investment in BDT	:	BDT 150,000/-
Financing	:	Self BDT 100,000/- (from existing business) 67% Required Investment BDT 50,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 10 ft= 150 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods; Chair, Table, Plate, etc.▪Average gain on 45% sale.▪The business is operating by entrepreneur. Existing no employee.▪None employee will be appointed.▪The shop is rented.▪Collects goods from local market.▪Agreed grace period is 3 months.

Existing			
Particular	Daily	Monthly	Yearly
Revenue (Sale)			
Service	2000	60000	720000
	0	0	0
Total Sales(A)	2000	60000	720000
Less Variable Expense (B)			0
Service	1100	33000	396000
Total Variable Expense	1100	33000	396000
Contribution Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportation		5000	60000
Salary (Self)		5000	60000
Salary (Staff)		10000	120000
Entertainment		200	2400
Guard		150	1800
Generator		0	0
Mobile Bill		200	2400
Total Fixed Cost (D)		22850	274200
Net Profit (E)= [C-D]		4150	49800

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Chair	100	250	25,000	100	250	25,000	50,000
Table	5	2,500	12,500			0	12,500
Plate	200	120	24,000			0	24,000
Sound System	1	35000	35,000	1	25000	25,000	60,000
Others			3,500			0	3,500
	306	37870	100,000			50,000	150000



- Entrepreneur's Contribution 100,000
- Investor's Investment 50,000
- Total 150,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
Service	2400	72000	864000	907200	952560
0	0	0	0	0	0
Total Sales(A)	2400	72000	864000	907200	952560
Less Variable Expense (B)					
Straw, Bran, Medicine etc	1320	39600	475200	498960	523908
Total Variable Expense	1320	39600	475200	498960	523908
Contributon Margin (CM) [C=(A-B)]	1080	32400	388800	408240	428652
Less Fixed Expense					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		5000	60000	63000	66150
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		10000	120000	120000	120000
Entertainment		200	2400	2400	2400
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		200	2400	2500	2600
Total Fixed Cost (D)		22850	274200	277600	281150
Net Profit (E)= [C-D]		9550	114600	120330	126347
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	114,600	120330	126346.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		94600	194930
	Total Cash Inflow	164,600	214,930	321,277
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	94,600	194,930	301,277

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 15 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm: Kolakopa, Nawabganj,
Dhaka;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures









Family picture

