

Proposed NU Business Name: **MASUD DECORATOR**



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Project verified by: Md. SiddiqurRahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	Md: Masud Rana
Age	:	10-12-1988 (30 Years)
Education, till to date	:	Class 6
Marital status	:	Married
Children	:	02 Sons
No. of siblings:	:	01 Brother 03 Sisters
Address	:	Vill: Ronjoni para ,P.O: Borua ,P.S: Khilkhhet, 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	:	Mosammat Mazada Begum
(iii) Father's name	:	Md; Rokun Uddin
(iv) GB member's info	:	Branch: Dakshinkhan, Centre # 2 (Female), Member ID: 7882/1 , Group No: 10 Member since: 11-05-2003 (15 Years) First loan: BDT = 3,000 /-
Further Information:		Outstanding loan:= 19,000/- Last Loan=50,000/-
(v) Who pays GB loan installment	:	Father
(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 & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01738-941518
Family's Contact No.	:	01820-545625
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

Mosammat Mazada Begum joined Grameen Bank since 15 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	Masud Decorator
Location	:	Ronjoni para,Dakshinkhan ,Dhaka
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 350,000/- (from existing business) 78% Required Investment BDT 100,000/- (as equity) 22%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 10 ft=300 square ft
Security of the shop	:	The Shop Is Owner
Implementation	:	<ul style="list-style-type: none"> ▪The business is planned to be scaled up by investment in existing goods like; Sospen,Plate,Glass,Porda,Chair,Table etc. ▪Average 30 % gain on sales. ▪The business is operating by entrepreneur. Existing Two employee. ▪The shop is Owner . ▪Collects goods from Chokbazar. ▪Agreed grace period is 3 months.

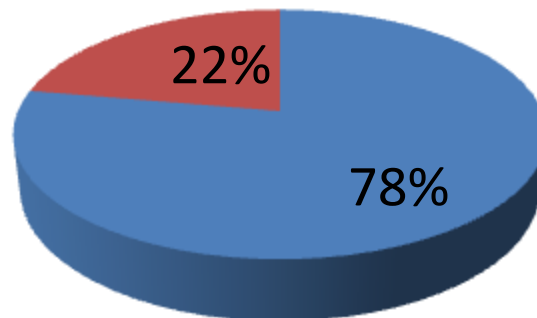
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorator	3,500	105,000	1,260,000
	0	0	0
Total Sales (A)	3,500	105,000	1,260,000
Less. Variable Expense			
Decorator	2,450	73,500	882,000
Total variable Expense (B)	2,450	73,500	882,000
Contribution Margin (CM) [C=(A-B)]	1,050	31,500	378,000
Less. Fixed Expense			
Rent		0	0
Electricity Bill		500	6,000
Transportation		2,000	24,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		15,000	180,000
Salary (self)		5,000	60,000
Total fixed Cost (D)		24,000	288,000
Net Profit (E) [C-D]		7,500	90,000

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Sospen	30	2700	81000	Chair	50	550	27500	108,500
Plate	1000	65	65000	Table	20	2000	40000	105,000
Chair	100	550	55000	Porda	15	600	9000	64,000
Table	30	2000	60000	Light	20	180	3600	63,600
Porda	15	600	9000	Glass	50	30	1500	10,500
Light	50	180	9000	Chamus	30	40	1200	10,200
Glass	500	30	15000	Basin	3	2500	7500	22,500
Chamus	50	40	2000	Plate	50	65	3250	5,250
Basin	10	2500	25000	Sospen	2	2700	5400	30,400
			0				0	0
Others			29000	Others			1050	30,050
Total			350,000				100,000	450,000

Source of Finance

■ Entrepreneur's contibution 350000 ■ Investor's Investment 100000 ■ Total 450000



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
Revenue (sales)					
Decorator	4,000	120,000	1,440,000	1,512,000	1,587,600
0	0	0	0	0	0
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Decorator	2,800	84,000	1,008,000	1,058,400	1,111,320
Total variable Expense (B)	2,800	84,000	1,008,000	1,058,400	1,111,320
Contribution Margin (CM) [C=(A-B)]	1,200	36,000	432,000	453,600	476,280
Less. Fixed Expense					
Rent		0	0	0	0
Electricity Bill		525	6,300	6,615	6,946
Transportation		2,000	24,000	24,000	24,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		15000	180,000	189,000	198,450
Salary (self)		5,000	60,000	60,000	60,000
Non Cash Item					
Depreciation		0	0	0	0
Total Fixed Cost		24,075	288,900	298,845	309,287
Net Profit (E) [C-D]		11,925	143,100	154,755	166,993
Investment Payback			40,000	40,000	40,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	143,100	154,755	166,993
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		103,100	217,855
	Total Cash Inflow	243,100	257,855	384,848
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40,000	40,000
3	Net Cash Surplus	103,100	217,855	344,848

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:02
Experience & Skill : 05 Years
Own Business : 05 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

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

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

