

Proposed NU Business Name: **KAZI DEKORATOR**



Project identification and prepared by: MD.SHAIDUL AMIN
Parshuram,Feni.

Project verified by: MD:Abadot Hossain Sarker.



Brief Bio of The Proposed Nobin Udyokta

Name	:	KAZI MD:ARIF
Age	:	20-04-1996(30 Years)
Education, till to date	:	Class-HSC
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	01 Brother.
Address	:	Vill:South Kolapara P.O:Porshuram, P.S: Porshuram, 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	:	FORIDA AKTER
(iii) Father's name	:	KAZI BOSHAR AMIN
(iv) GB member's info	:	Branch: Porshuram, Centre # 72(Female), Member ID:6521, Group No: 02 Member since: 01-04-2014-2018 (04 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 50,000/- Outstanding loan: 20,000/-
(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 and Training Info	:	5 years experience in running business.
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01736515946
Mother's Contact No.	:	01811191234
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Porshuram,Feni.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

FORIDA AKTER joined Grameen Bank since 12 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

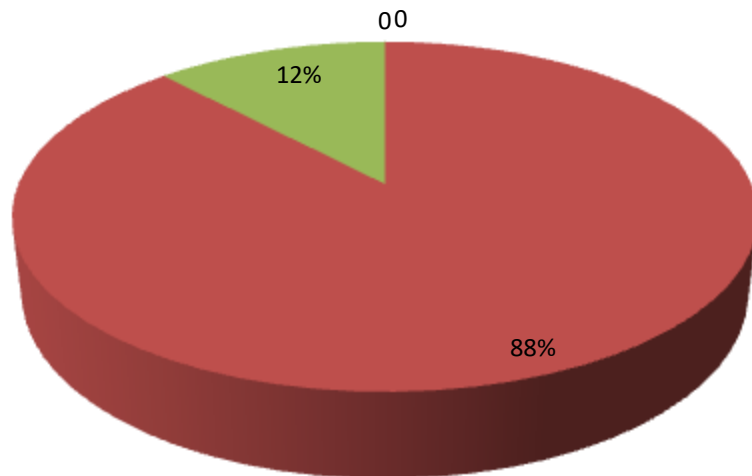
Proposed Nobin Udyokta Business Info

Business Name	:	KAZI DEKORATOR
Location	:	Thana road, Porshuram, Feni.
Total Investment in BDT	:	BDT 415000/-
Financing	:	Self BDT 365000 (from existing business) 88% Required Investment BDT, 50,000 (as equity) 12%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20ft x 20 ft. = 500square ft
Security of the shop	:	1,00,000/-
Implementation	:	<ul style="list-style-type: none">▪ The business is planned to be scaled up by investment in existing goods like; Chare, table, kapor, glass, dish, pot, others..▪ Average 30% gain on sale.▪ The business is operating by entrepreneur. Existing 0 employee.▪ He is doing his business in renting place.▪ Collects goods from Porshuram.▪ Agreed grace period is 3 months.

Existing

Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
chare,table,cloth,dish,glass,others.	3000	90000	1080000
	0	0	0
Total Sales(A)	3000	90000	1080000
Less Variable Expense (B)			0
chare,table,cloth,dish,glass,others.	2100	63000	756000
Total Variable Expense	2100	63000	756000
Contributon Margin (CM) [C=(A-B)]	900	27000	324000
Less Fixed Expense			
Rent		1000	12000
Electric Bill		800	9600
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff)		8000	96000
Entertainment		300	3600
Guard		150	1800
Generator		0	0
Mobile Bill		500	6000
Total Fixed Cost (D)		16050	192600
Net Profit (E)= [C-D]		10950	131400

Investment Breakdown							
Existing				Proposed			
Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
chare	0	0	80,000			10,000	90,000
table	0	0	50,000			10,000	60,000
cloth	0	0	30,000			10,000	40,000
dish	0	0	30,000			10,000	40,000
melamine dish	0	0	20,000			10,000	30,000
plastic dish	0	0	15,000			0	15,000
glass set	0	0	20,000			0	20,000
others	0	0	20,000			0	20,000
security	0	0	100,000			0	100,000
						0	0
Total	0	0	365,000	0	0	50,000	415,000



- Entrepreneur's Contribution 365,000
- Investor's Investment 50,000
- Total 415,000

Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
Revenue(Sales)					
chare,table,cloth,dish,glass,others.	4000	120000	1440000	1512000	1587600
0	0	0	0	0	0
Total Sales(A)	4000	120000	1440000	1512000	1587600
Less Variable Expense (B)					
silver disk,jug,paint,iron,electronic etc.	2800	84000	1008000	1058400	1111320
Total Variable Expense	2800	84000	1008000	1058400	1111320
Contributon Margin (CM) [C=(A-B)]	1200	36000	432000	453600	476280
Less Fixed Expense					
Rent		1000	12000	12000	12000
Electric Bill		800	9600	9900	10200
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		8000	96000	96000	96000
Entertainment		300	3600	3600	3600
Gard		150	1800	1800	1800
Generator		0	0	0	0
Mobil Bill		500	6000	6100	6200
Total Fixed Cost (D)		16050	192600	193180	193769
Net Profit (E)= [C-D]		19950	239400	251370	263939
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	239,400	251370	263938.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		219400	450770
	Total Cash Inflow	289,400	470,770	714,709
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	219,400	450,770	694,709

SWOT ANALYSIS

STRENGTH

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

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Station road,
Porshuram, Feni.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures











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FAMILY PICTURE

