

Akhi Decorator



Nu Identified and PP Prepared by :
Md. Ballal Hossain (Ramgonj Unit)

Project Verified By
Md. Nazrul Islam

Presented by
Md. Ali Hossain

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Md. Ali Hossain
Age	:	32 years (05-02-1983)
Marital status	:	Married
Children	:	One Son
No. of siblings:	:	4 brothers, 5 Sisters
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Jamala Begum
(iii) Father's name	:	Mr. Jynal Kha
(iv) GB member's info	:	Branch: Sonapur-Ramgonj, Centre-29/m, Loanee no-2794/2, Group no-07. Member since :-17-10-2005 First loan: Tk. 5000
Further Information:		Existing loan: 25,000/- Outstanding: 14,550/-
(v) Who pays GB loan installment	:	Nobin Udyokta
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
Education	:	Class Five

Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Decorator Business
Trade License	:	360
Business Experiences	:	13 years
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info	:	01744590174
NU Project Source/Reference	:	GT Ramgonj Unit Office, Laxmipur.

Brief History of GB Loan Utilization by Family

NU's Mother has been a member of Grameen Bank since 2005 (10 years). NU invested GB Loan to expand his business. He Built their own house from the income of Business. NU's mother gradually improved their life standard by using GB loan.

Proposed Nobin Udyokta Business Info

Business Name	:	Akhi Decorator
Address/ Location	:	Chowdhury Bazar ,Ramgonj, Laxmipur.
Total Investment in BDT	:	3,00,000/-
Financing	:	Self BDT 2,00,000/- (from existing business) 67% Required Investment BDT 1,00,000/- (as equity) 33%
Present salary/drawings from business (estimates)	:	8,000/-
Proposed Salary	:	8,000/-
Proposed Business		
(i)% of present gross profit margin	:	50%
(ii) Estimated % of proposed gross profit margin	:	50%
(iii) Agreed grace period	:	05 months.

Project Summary

- **Decorator business with an experience of 10 years.**
- **With new investment, sale will be increase by 20%.**
- **The Business will operate by the entrepreneur.**
- **Target customers are local people of Ramgonj.**

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed item (BDT)	Total investment (BDT)
<u>Different types of stock Item</u>			
Shop Advance	=50,000/-		
Plastic Chair 100 pcs	=25,000/-		
Table (Wood) & Stand(steel) 14+10	=15,000/-		
Cloths of various size & color	=17,000/-		
Bamboo various size 200pcs	=8,000/-		
Generator(2) & Electricity Bulb	=35,000/-		
Dekchi With cover plate - 5 pcs	=30,000/-		
Plate(melamine ,plastic, ceramic& Glass) 800 pcs	=18,000/-		
Bowl, spoon, jug, mug, drum & others	=2,000/-		
	2,00,000/-		3,00,000/-
<u>Different Types of proposed Item</u>			
Plastic Chair(50 p)& Table (Big size)	=45,000/-		
Tube light & moricha bulb & Cable	=15,000/-		
Generator Repair cost	=15,000/-	1,00,000/-	
Bamboo	=10,000/-		
Plate (Glass)	=15,000/-		
Total Capital	2,00,000/-	1,00,000/-	3,00,000/-

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales Income (A) {Rent for commodities & decoration}	2,000/-	60,000/-	7,20,000/-
<i>Less: Cost of sales (B) workers fee ,transport & others</i>	1,000/-	30,000/-	3,60,000/-
Gross Profit (C) [C=(A-B)]	1,000/-	30,000/-	3,60,000/-
<i>Less: Operating Costs</i>			
Electricity Bill		150/-	1,800/-
Meals for Workers / Day labor		2,500/-	30,000/-
Shop Rent		1,000/-	12,000/-
Mobile bill & Others		1,000/-	12,000/-
Present salary/ own		8,000/-	96,000/-
Salary workers (1)		7,000/-	84,000/-
Non Cash Item:			
Depreciation Expenses (15%)		2,500/-	30,000/-
<i>Total Operating Cost (D)</i>		22,150/-	2,65,800/-
Net Profit (C-D):		7,850/-	94,200/-

Financial Projection of NU Business Plan

Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A) {Rent for commodities & decoration}	2,500/-	75,000/-	9,00,000/-	3,000/-	90,000/-	10,80,000/-
<i>Less: Cost of sales (B) workers fee, transport, generator oil and others</i>	1,250/-	37,500/-	4,50,000/-	1,500/-	45,000/-	5,40,000/-
Gross Profit(C) [C=(A-B)]	1,250/-	37,500/-	4,50,000/-	1,500/-	45,000/-	5,40,000/-
<i>Less: Operating Costs</i>						
Electricity Bill		200/-	2,400/-		250/-	3,000/-
Meal's for Workers & Day Labor		3,500/-	42,000/-		5,000/-	60,000/-
Shop Rent		1,000/-	12,000/-		1,000/-	12,000/-
Mobile Bill (SMS & Reporting inclusive) Others		1,000/-	12,000/-		1,000/-	12,000/-
Salary (Own)		8,000/-	96,000/-		9,000/-	1,08,000/-
Salary Workers (1)		8,000/-	96,000/-		8,500/-	1,02,000/-
Non Cash Item:						
Depreciation Expenses (600000x10% &300000x15%)		3,750/-	45,000/-		3,750/-	45,000/-
<i>Total Operating Cost (D)</i>		25,450/-	3,05,400/-		28,500/-	3,42,000/-
(Net Profit C-D) :		12,050/-	1,44,600/-		16,500/-	1,98,000/-
Pay back		60,000/-			60,000/-	
Retained money		84,000/-			1,38,000/-	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	1,00,000/-	
1.2	Net Profit	1,44,600/-	1,98,000/-
1.3	Depreciation (Non cash item)	45,000/-	45,000/-
1.4	Opening Balance of Cash Surplus	-	1,15,050/-
	Total Cash Inflow	2,89,600/-	3,58,050/-
2.0	Cash Outflow		
2.1	Purchase of Product	1,00,000/-	
2.2	Payment of GB Loan	14,550/-	
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000/-	60,000/-
	Total Cash Outflow	1,74,550/-	60,000/-
3.0	Net Cash Surplus	1,15,050/-	2,98,050/-

SWOT Analysis

STRENGTH

- ✓ Well Known Business man in locality.
- ✓ Provide quality services to meet demand for the community.
- ✓ Skill and Experience .

WEAKNESS

- ✓ Credit Rent
- ✓ Insufficient stocks for services
- ✓ High Fuel and Transportation cost.

OPPORTUNITY

- ✓ High Demand of community
- ✓ Covering a huge area

THREATS

- ✓ New Invention .
- ✓ Other competition.









Presented at
GT's 5th Internal Design Lab
on March 19, 2015

For More Information

Grameen Trust

Phone No : 9017038

Md. Ali Hossain

Cell No: 01744590174

