#### SAJ SOJJAY HRIDOY DECORATOR



NU Identified and PP Prepared by : Md. Alauddin (Ramgonj Unit) Verified By- Md. Nazrul Islam



#### BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

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Name	:	Javed Hosen		
Age	:	23 years (18-12-1992)		
Marital status		Unmarried		
Children	•	N/A		
No. of siblings:	••	4 brothers, 2 Sisters		
Parent's and GB related Info				
(i) Who is GB member	:	Mother		
(ii) Mother's name	:	Mrs. Rongi Begum		
(iii) Father's name	:	Mr. Abdus Satter		
(iv) GB member's info	:	Branch: Porcoat-Chatkhil, Centre-1/m, Loanee no-1183/2, Group no-07.		
		Member since :-25-12-2004, First loan: Tk. 6000		
		Existing loan: 100000/- Outstanding: 8680/-		
Further Information:				
(v) Who pays GB loan installment	:	Father		
(vi) Mobile lady	:	N/A		
(vii) Grameen Education Loan	:	N/A		
(viii) Any other loan like GCCN, GKF	:	N/A		
Education	:	Seven		

# Brief Bio of the proposed Nobin Udyokta

Present Occupation	:	Decorator Business
Trade license	:	11
Business Experiences and Training Info	:	07 years Practical training from Dosgoria.
Other Own/Family Sources of Income	:	Father (Business and agriculture)
Other Own /Family sources Of Liabilities		N/A
NU Contact Info	:	01836933294
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 2004 (11 years). NU invested GB Loan in his Business, also built their own house from the income of his Business and paid GB loan. NU's mother gradually improved their life standard by using GB loan.

# Proposed Nobin Udyokta Business Info

Business Name	:	Saj Sojjay Hridoy Decorator			
Address/ Location	:	Dosgoria bazar main road, Chatkhil, Noakhali.			
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.			

#### PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars		Existing Business (BDT) (1)	Proposed item ( BDT)	Total investment (BDT)
Different types of stock Item  Shop Advance Plastic Chair 100 p* Table (Wood) & Stand(steel) 14+10 Cloths of various size &color Alok Saj Generator (1) &Electricity Bulb Dekchi With cover plate (5pcs) Plate, ceramic& Glass (200 Piz) Bowl, spoon,jug,mug,drum & others Van gari (1piz)	25,000/- 30,000/- 20,000/- 10,000/- 20,000/- 23,000/- 20,000/- 10000/- 7000/-	2,00,000/-		3,00,000/-
Proposed Item  Generator 1pc (Thai phone company)  Plastic Chair (50 p) Bengal  Dekchi with cover plate (3piz)  Plate (50 pcs)	50000/- 20000/- 20,000/- 10,000/-		1,00,000/-	
Total Capital		2,00,000/-	1,00,000/-	3,00,000/-

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#### INFO ON EXISTING BUSINESS OPERATIONS

Particulars		Existing Business (BDT)			
	Daily	Monthly	Yearly		
Sales- goods rent & decoration	2,000/-	60,000/-	7,20,000/		
Less: Cost of sales (B) workers fee ,transport &others	1,000/-	30,000/-	3,60,000/		
Gross Profit (C) [C=(A-B)]	1,000/-	30,000/-	3,60,000/		
Less: Operating Costs					
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/-		
Total Operating Cost (D)		22,150/-	2,65,800/		
Net Profit (C-D):		7,850/-	94,200/-		

# Financial Projection of NU Business Plan

Particulars		Year 1 (E	BDT)	Year 2 (BDT)		
		Monthly	Yearly	Daily	Monthly	Yearly
Estimated Sales (A) Rent for goods & decoration	2,500/-	75,000/-	9,00,000/-	3,000/-	90,000/-	10,80,000/-
Less: cost of sales(B) workers fee, transport and others	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/-
Less: Operating Costs						
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 (300000x15%)		3,750/-	45,000/-		3,750/-	45,000/-
Total Operating Cost (D)		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.)

SI#	Particulars	Year 1 (BDT)	Year 2 (BDT)
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			
	Investment Pay Back (Including		
2.3	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 Person in locality.
- ✓ Provide quality services to meet demand for the community.
- ✓ Skill and Experience.

# **W**EAKNESS

- **✓ Credit Rent**
- √ Less stock goods for services
- ✓ Fuel cost

# **O**PPORTUNITIY

- √ High Demand from community
- ✓ Grand area in the community

#### THREATS

- ✓ New Invention .
- **✓** Other competition.

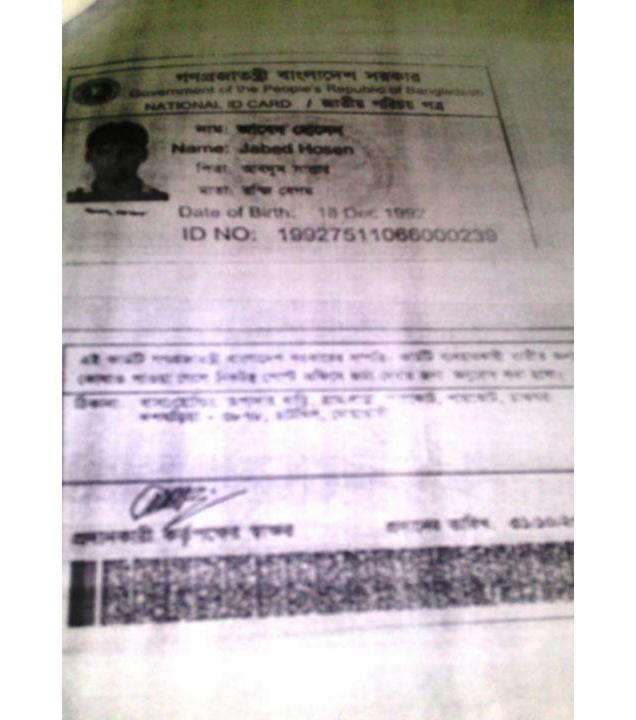


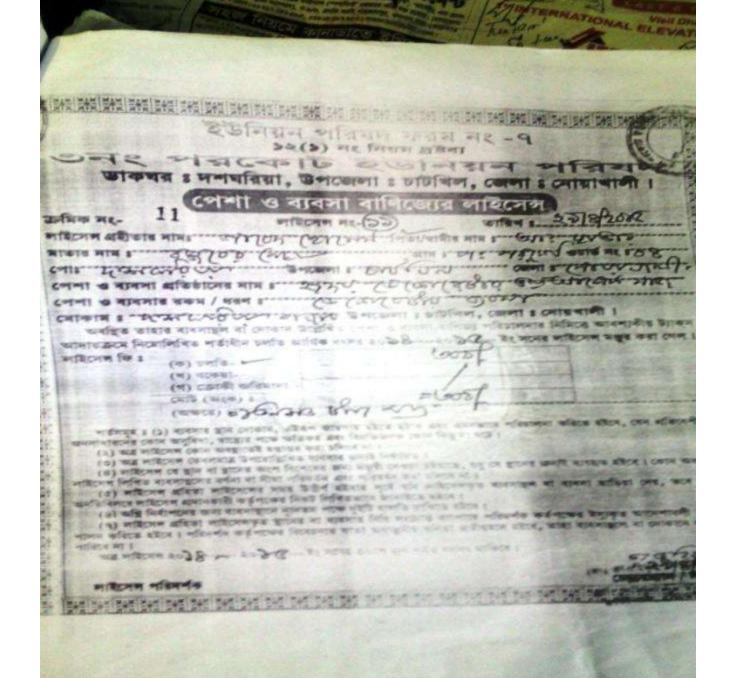














# Presented at 14<sup>th</sup> Internal Design Lab on July 30, 2015 at GT

For More Information

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