

Proposed NU Business Name: **LUVNA DECORATOR**



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Brief Bio of The Proposed Nobin Udyokta

Name	:	SAYED
Age	:	30-08-1980 (35 Years)
Education, till to date	:	Class Six.
Marital status	:	Married
Children	:	1 Daughter
No. of siblings:	:	3 Brothers 3 Sisters
Address	:	Vill: Charpara, P.O: Merua Ghona P.S: Delduar Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JARINA BEGUM
(iii) Father's name	:	GIAS UDDIN
(iv) GB member's info	:	Branch: Fazil Hati, Centre # 26(Female), Member ID: 24591, Group No: 09 Member since: 28-03-1987 (25 Years) First loan: 2,000 taka.
Further Information:		Existing Loan: 20000 Taka, Outstanding loan: Nil
(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	:	7 years experience in running business. He has 3 years training
Other Own/Family Sources of Income	:	Business.
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01733173537
Mother's Contact No.	:	Nil
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki. Unit, Tangail.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JARINA BEGUM joined Grameen Bank since 25 years ago. At first she took 2,000 taka loan from Grameen Bank. He gradually took loan from GB. Utilize loan in Business .

Proposed Nobin Udyokta Business Info

Business Name	:	LUVNA DECORATOR
Location	:	Charapara Bajar,Delduar
Total Investment in BDT	:	BDT 340000
Financing	:	Self BDT 2,40,000(from existing business) 71% Required Investment BDT 1,00,000(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 12 ft= 144 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in decorator business.▪The business is operating by entrepreneur. Existing 2 employee.▪Profit 45% on Supply.▪The shop is rented.▪Collects goods from Banail.Mirzapur▪Agreed grace period is 4 months.

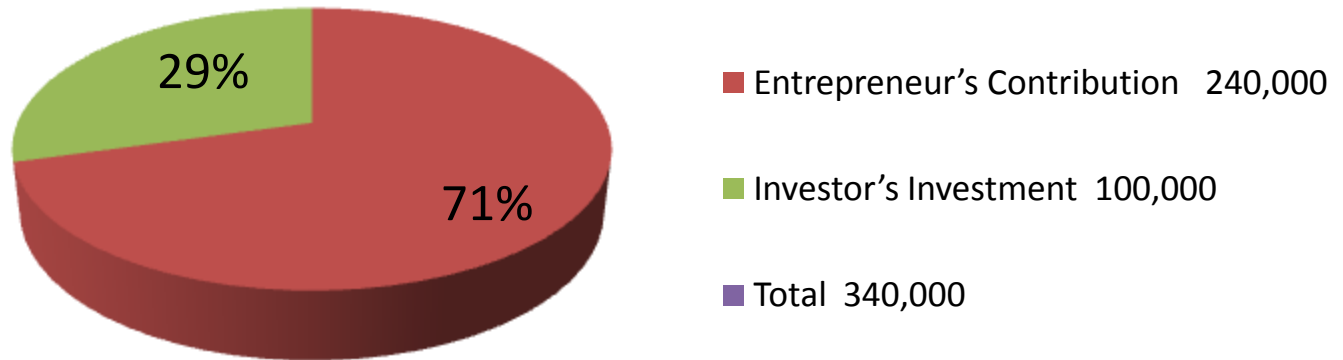
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Decoration Item		75,000	900000
Total Sales (A)		75,000	900000
Less Variable Expense			
Decoration			
Total variable Expense (B)		41,250	495000
Contribution Margin (CM) [C=(A-B)]		33,550	402600
Less Variable Expense			
Rent		1,500	
Electricity bill		700	8400
Transportation		1,000	12000
Salary (self)		5000	60000
Salary (Staff)		18000	216000
Entertainment		400	4800
Mobile bill		500	6000
Total fixed cost (D)		27,100	325200
Net Profit (E)= [C-D]		6,450	77400

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair(150pcx350)	16,000		16000
Table(15pcx3000)	45,000		45000
Mic(18pcx3000)	54,000	80,000	134000
Plate,glass,jar,cable,light	50,000		50000
Sound box(3x25,000)	75,000		75000
Bamboo & Cable		20,000	20000
Total	240,000	100000	340000

Source of Finance



Financial Projection (BDT)

Particular	Monthly	Year1
Revenue(Sales)		
Decoration	110000	1320000
Item	0	0
Total Sales (A)	110000	1320000
Less Variable Expense		
Decoration	60500	726000
Item	0	0
Total variable Expense (B)	60500	726000
Contribution Margin (CM) [C=(A-B)	49500	594000
Less Variable Expense		
Rent	1,500	18,000
Electricity bill	700	8400
Transportation	1,500	18,000
Salary (self)	5000	60000
Salary(Staff)	24000	288000
Entertainment	0	0
Guard	0	0
Mobile bill	600	7200
Depriciation	2233	26796
Total fixed cost (D)	35,533	399,600
Net Profit (E)= [C-D]	13967	167604
Investment Payback		1,20,000

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

SR#	Particulars	Year 1 (BDT)
1	Cash Inflow	
1.1	Investment Infusion by Investor	100,000
1.2	Net Profit	167,604
1.3	Depreciation (Non cash item)	
1.4	Opening Balance of Cash Surplus	
	Total Cash Inflow	267604
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)	120000
	Total Cash Outflow	120,000
3	Net Cash Surplus	1,47,604

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01
Experience & Skill : 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

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FAMILY PICTURE

