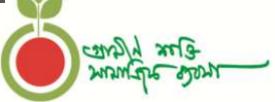
Proposed NU Business Name: KHANDAKAR DECORATOR



Project identification and prepared by: Md. Mozammel Haque Jamurki Unit, Tangail

Project verified by: MD. Mizanur Rahaman Patoyari



Grameen Shakti Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta				
Name	:	KHANDAKAR MONIRUJZZAMAN		
Age	:	01-01-1987 (29Y <i>ears)</i>		
Education, till to date	:	M A		
Marital status	:	Married		
Children	:	1 Daughter		
No. of siblings:	:	3 Brothers and 3 Sister		
Address	:	Vill: Ftepur P.O: Chamari Ftepur P.S: Dist: Tangail		
Parent's and GB related Info (i) Who is GB member (ii) Mother's name (iii) Father's name (iv) GB member's info	: : :	Mother Father RASEDA KHANOM (FULE) ET. KH MONAYEM Branch: Lawhati Delduar, Centre # 44 (Fmeale), Member ID: 4967, Group No: 07 Member since: 17/05/05 (10Years) First Ioan: BDT 5000 /-		
Further Information: (v) Who pays GB loan installment (vi) Mobile lady (vii) Grameen Education Loan (viii) Any other loan like GB, BRAC ASA etc	::	Outstanding loan: Nil Brother No 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	:	12 years experience in running business.
Training Info	:	He has no years training
Other Own/Family Sources of Income	-	Business,
Other Own/Family Sources of Liabilities		None
Entrepreneur Contact No.	:	01718-313029
Family's Contact No.	:	017390-444424
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Jamurki Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

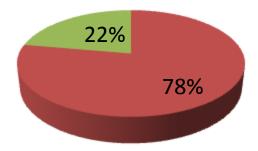
RASEDA KHANOM (FULE) joined Grameen Bank since 10 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Agriculture.

Proposed Nobin Udyokta Business Info			
Business Name	:	KHANDAKAR DECORATOR	
Location	:	Katuli , Delduar, Tangail.	
Total Investment in BDT	:	BDT 360000 /-	
Financing	:	Self BDT 280000/- (from existing business) 78% Required Investment BDT 80,000/- (as equity) 22%	
Present salary/drawings from business (estimates)	:	BDT 5,000	
Proposed Salary	:	BDT 5,000	
Size of shop	:	10 ft x 10 ft= 100 square ft	
Security of the shop	:	_	
Implementation	:	 The business is planned to be scaled up by investment in existing goods like; Decorator , etc The business is operating by entrepreneur. Existing 2 employee. After getting equity fund one employee will be appointed. The shop is rented. Collects goods from Local Tangail . Agreed grace period is 3 months. 	

Existing Business (BDT)				
Particular	Daily	Monthly	Yearly	
Revenue (sales)				
Decorator		30000	360000	
GENARETOR		12000	144000	
Total Sales (A)		42000	504000	
Less. Variable Expense				
Decorator		26000	312000	
Total variable Expense (B)		26000	312000	
Contribution Margin (CM) [C=(A-B)		16000	192000	
Less. Fixed Expense				
Mobile Bill		200	2400	
Electricity Bill		400	4800	
Shop Rant		1000	12000	
Salary (self)		5000	60000	
Entertainment		200	2400	
Total fixed Cost (D)		6800	81600	
Net Profit (E) [C-D)		9200	110400	

Investment Breakdown						
Particulars	Existing	Proposed	Proposed Total			
Decorator(Chair,soundbox,Table,Mic etc)	280000	80000	3600000			
Total	280000	80000	3600000			

Source of Finance



Entrepreneur's Contribution 280,000
Investor's Investment 80,000
Total 360,000

Financial Projection (BDT)					
Particular	Daily	Monthly	1st Year	2nd Year	
Revenue (sales)					
Decorator		43000	516000	541800	
GENARETOR		12000	144000	151200	
Total Sales (A)		55000	660000	693000	
Less. Variable Expense					
Decorator & generator		30000	360000	378000	
Total variable Expense (B)		30000	360000	378000	
Contribution Margin (CM) [C=(A-B)]		25000	300000	315000	
Less. Fixed Expense					
Mobile Bill		300	3600	3600	
Electricity Bill		400	4800	4800	
Shop Rant		1000	12000	12000	
Salary (self)		5000	60000	60000	
Entertainment		200	2400	2400	
Total Fixed Cost		6900	82800	82800	
Net Profit (E) =[C-D)]		18100	217200	232200	
Investment Payback			48000	48000	

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

SI #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	80,000	
1.2	Net Profit	217200	232200
1.3	Depreciation (Non cash item)		
1.4	Opening Balance of Cash Surplus		1,69200
	Total Cash Inflow	297200	401400
2	Cash Outflow		
2.1	Purchase of Product	80,000	
2.2	Payment of GB Loan		
	Investment Pay Back (Including Ownership Tr.		
2.3	Fee)	48,000	48,000
	Total Cash Outflow	1,28,000	48,000
3	Net Cash Surplus	1,69200	3,53400



S_{trength}

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

WEAKNESS

Lack of Capital/Investment

O_{PPORTUNITIES}

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

T_{HREATS}

Theft Fire Political unrest Pictures











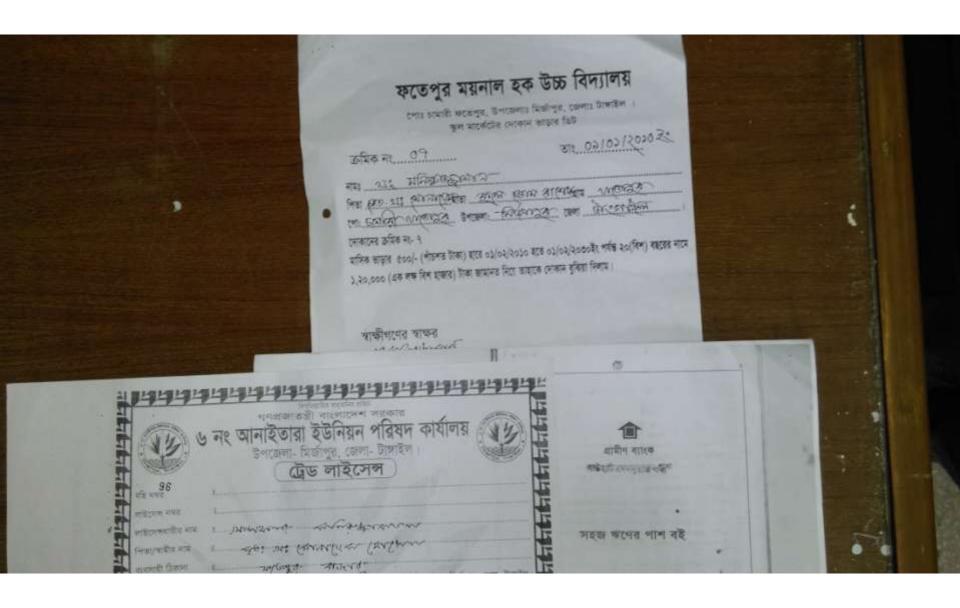












FAMILY PICTURE

