

**Proposed NU Business Name: ESAMUDDIN DECORATOR & DECORATION**



Project identification and prepared by: Md. Md. Ataur Rahman,  
Bashon Unit, Gazipur

Project verified by: MD. Rofiqul Islam



## **Brief Bio of The Proposed Nobin Udyokta**

Name	:	<b>AL-AMIN</b>
Age	:	10-12-1997 ( 19 Years)
Education, till to date	:	SSC
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	1 Brather
Address	:	Vill: Noljani P.O: Chandana;P.S: Gazipur Sadar ;Dist: Gazipur
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>JAHANARA</b>
(iii) Father's name	:	<b>MD. ESAMUDDIN</b>
(iv) GB member's info	:	Branch: Bashon, Centre # 70(Female), Member ID: 7093/3, Group No: 03 Member since: 23-10-2006 ( 10Years) First loan: BDT 5,000/- Outstanding loan: Nil
Further Information:		
(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 no training
Other Own/Family Sources of Income	:	House Rent
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01979515905
Family's Contact No.	:	01819905621
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bashon Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**JAHANARA** joined Grameen Bank since 10 years ago. At first she took BDT 5,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business .

## Proposed Nobin Udyokta Business Info

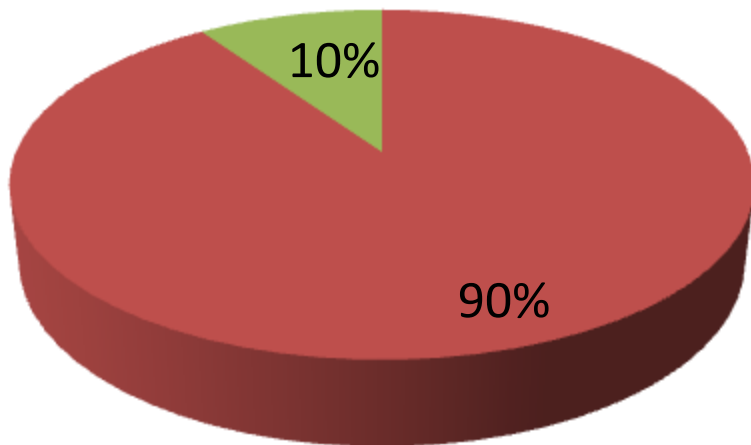
Business Name	:	<b>ESAMUDDIN DECORATOR &amp; DECORATION</b>
Location	:	Woarles Bazzar, Gazipur
Total Investment in BDT	:	BDT 830,000/-
Financing	:	Self BDT 750,000/- (from existing business) 90% Required Investment BDT 80,0000/- (as equity) 10%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 10 ft= 300 square ft
Security of the shop	:	350000
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Jug,Rice des,Plate, Disk etc.</li><li>▪Average 20% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪After getting equity fund 1 employee will be appointed.</li><li>▪The shop is Rent.</li><li>▪Collects goods from Dhaka .</li><li>▪Agreed grace period is 3 months.</li></ul>

## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Chair,Table,Jug,Rice des,Plate,Disk etc	<b>5500</b>	165000	1980000
<b>Total Sales (A)</b>	<b>5500</b>	165000	1980000
<b>Less. Variable Expense</b>			
Chair,Table,Jug,Rice des,Plate,Disk etc	4400	132000	1584000
<b>Total variable Expense (B)</b>	4400	132000	1584000
<b>Contribution Margin (CM) [C=(A-B)]</b>	1100	33000	396000
<b>Less. Fixed Expense</b>			
<b>Rent</b>		8000	96000
Electricity Bill		500	6000
Mobile Bill		150	1800
Salary (self)		5000	60000
Transportation		1000	12000
Entertainment		150	1800
Guard		100	1200
Generator		100	1200
Salary (Staff)		6000	72000
<b>Total fixed Cost (D)</b>		21000	252000
<b>Net Profit (E) [C-D]</b>		12000	144000

# Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Chair	90000	57000	147000
Table	100000	20000	120000
Disk	100000	-	100000
Rice dis	11000	-	11000
Plate	36000	-	36000
Jug	8400	-	8400
Others	54600	3000	57600
Security	350000	-	350000
Total	750000	80000	830000



■ Entrepreneur's Contribution 750,000

■ Investor's Investment 80,000

■ Total 830,000

## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>Revenue (sales)</b>					
Chair,Table,Jug,Rice des,Plate,Disk etc	<b>7500</b>	225000	2700000	2835000	2976750
<b>Total Sales (A)</b>	<b>7500</b>	225000	2700000	2835000	2976750
<b>Less. Variable Expense</b>					
Chair,Table,Jug,Rice des,Plate,Disk etc	6000	180000	2160000	2268000	2381400
<b>Total variable Expense (B)</b>	6000	180000	2160000	2268000	2381400
<b>Contribution Margin (CM) [C=(A-B)]</b>	1500	45000	540000	567000	595350
<b>Less. Fixed Expense</b>					
<b>Rent</b>		8000	96000	96000	96000
Electricity Bill		500	6000	6200	6500
Mobile Bill		200	2400	2500	2800
Salary (self)		5000	60000	60000	60000
Transportation		1500	18000	19000	20000
Entertainment		200	2400	2500	2600
Guard		100	1200	1300	1400
Generator		100	1200	1200	1300
Salary (Staff)		10000	120000	120000	120000
<b>Total Fixed Cost</b>		25600	307200	308700	310600
<b>Net Profit (E) [C-D]</b>		19400	232800	258300	284750
<b>Investment Payback</b>			<b>32000</b>	<b>32000</b>	<b>32000</b>



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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3(BDT)
<b>1</b>	<b>Cash Inflow</b>	-	-	-
1.1	Investment Infusion by Investor	80,000	-	-
1.2	Net Profit	232800	258300	284750
1.3	Depreciation (Non cash item)	-	-	-
1.4	Opening Balance of Cash Surplus	-	112000	338300
	<b>Total Cash Inflow</b>	312800	370300	623050
<b>2</b>	<b>Cash Outflow</b>		-	-
2.1	Purchase of Product	80,000	-	-
2.2	Payment of GB Loan		-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32000	32000	32000
	<b>Total Cash Outflow</b>	112000	40000	40000
<b>3</b>	<b>Net Cash Surplus</b>	200800	338300	591050

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others: 3  
Experience & Skill : 7 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures







GEO









জাতীয় পরিচিতি নিবন্ধন



নাম : আল আমিন  
Name : AL- AMIN  
পিতা : মোঃ ইছামুদ্দিন  
মাতা : সাহানাবা  
Date of Birth : 10-12-1997  
NID No. : 19973393018000142  
Blood Group : -  
বর্তমান ঠিকানা : কামা/হোল্ডিং: ১৩২, গ্রাম/বড়ডা: নলখালী, -  
ডাকঘর: চন্দনা - ১৭০২, গাঙ্গীপুর বদল, পিটি  
কাপালকা, গাঙ্গীপুর

# FAMILY PICTURE

