

Proposed NU Business Name: **JONAB DECORATOR**



Project identification and prepared by: Md.Mizanur rahman
Bogra Shadar Unit, Bogra

Project verified by: Md. Mozaharul Islam Sarker



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	ALI HASAN
Age	:	02-12-1997 (19 Years)
Education, till to date	:	Degree 2 nd year
Marital status	:	Unmarried
Children	:	Nil
No. of siblings:	:	02 Sister
Address	:	Vill: P.S:Shahjahanpur, P.O Majhira, P.S:Shahjahanpur, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="checkbox"/> Father <input checked="" type="checkbox"/>
(ii) Mother's name	:	MST. ANJUARA BEGUM
(iii) Father's name	:	MD. ZONAB ALI
(iv) GB member's info	:	Branch:Majhira Shahjahanpur, Centre # 70(male), Member ID: 6327, Group No: 04 Member since: 24-04-2011 (05Years) First loan: BDT 50,000 /- Existing loan: BDT 70,000/- Outstanding loan: 56,000/-
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	:	20 years experience in running business. 20 years in own business. He has no training.
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722-408240
Family's Contact No.	:	01715-419510
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MD. ZONAB ALI joined Grameen Bank since 05 years ago. At first she took BDT 50,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ZONAB DECORATOR
Location	:	Majhira bazar, P.S: Shahjahanpur, Dist: Bogra
Total Investment in BDT	:	BDT 9,30,000/-
Financing	:	Self BDT 8,50,000/- (from existing business) 91% Required Investment BDT 80,000/- (as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 4,000
Proposed Salary	:	BDT 4,000
Size of shop	:	20 ft x 50 ft= 1000 square ft
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decorator Servic,etc.▪Average 25% gain on sales.▪The business is operating by entrepreneur. Existing no labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

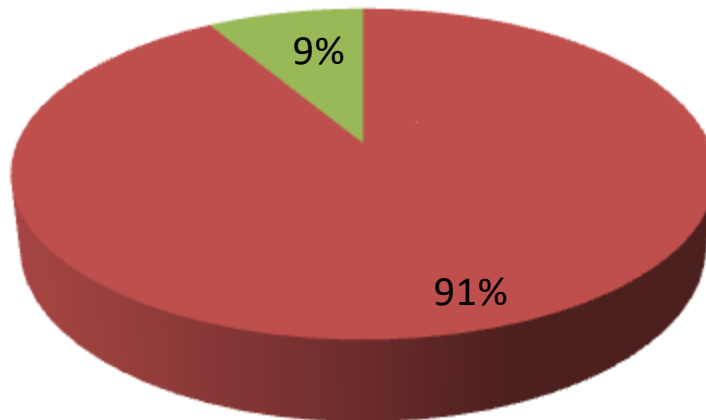
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorator item rent.	3,000	90,000	1,080,000
Total Sales (A)	3,000	90,000	1,080,000
Less. Variable Expense			
Decorator item rent.	1,500	45,000	540,000
Total variable Expense (B)	1,500	45,000	540,000
Contribution Margin (CM) [C=(A-B)]	1,500	45,000	540,000
Less. Fixed Expense			
House rant		-	0
Electricity Bill		500	6,000
Transportation		5,000	60,000
Salary (self)		5,000	60,000
Salary (staf)		20,000	240,000
Entertainment		1,500	18,000
Guard		300	3,600
Generator		150	1,800
Mobile Bill		300	3,600
Non cash item			
Depreciation		0	0
Total fixed Cost (D)		32,750	393,000
Net Profit (E) [C-D]		12,250	147,000

Investment Breakdown

Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chair	500	400	200,000	100	400	40,000	240,000
Table	70	2000	140,000	0	90	0	140,000
Sospen	30	4000	120,000	0	80	0	120,000
Sound box	10	10000	100,000	3	10000	30,000	130,000
Plate	500	80	40,000	0	1250	0	40,000
Glass	300	40	12,000	0	0	0	12,000
Cloth	150	1200	180,000	0	400	0	180,000
Genarator	1	50000	50,000	0	1,000	0	50,000
Others	1	8000	8,000	1	10000	10,000	18,000
	0	0	850,000	0	0	80,000	930,000

Source of Finance



- Total 930,000
- Entrepreneur's Contribution 850,000
- Investor's Investment 80,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Decorator item rent.	4,000	120,000	1,440,000	1,512,000	1,587,600
Total Sales (A)	4,000	120,000	1,440,000	1,512,000	1,587,600
Less. Variable Expense					
Decorator item rent.	2,000	60,000	720,000	756,000	793,800
Total variable Expense (B)	2,000	60,000	720,000	756,000	793,800
Contribution Margin (CM) [C=(A-B)]	2,000	60,000	720,000	756,000	793,800
Less. Fixed Expense					
House rant		0	0	0	0
Electricity Bill		500	6,000	6,000	6,000
Transportation		5000	60,000	60,000	60,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		24000	288,000	288,000	288,000
Entertainment		2000	24,000	24,000	24,000
Guard		300	3,600	3,600	3,600
Generator		150	1,800	1,800	1,800
Mobile Bill		300	3,600	3,600	3,600
Non cash item					
Depreciation		0	0	0	0
Total fixed Cost (D)		37,250	447,000	447,000	447,000
Net Profit (E) [C-D]		22,750	273,000	309,000	346,800
Investment Payback			32,000	32,000	32,000

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

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
1	Cash Inflow			
1.1	Investment Infusion by Investor	80,000		
1.2	Net Profit	273,000	309,000	346,800
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		241,000	518,000
	Total Cash Inflow	353,000	550,000	864,800
2	Cash Outflow			
2.1	Purchase of Product	80,000	0	0
2.2	Payment of GB Loan	0	0	0
2.3	Investment Pay Back (Including Ownership Tr. Fee)	32,000	32,000	32,000
	Total Cash Outflow	112,000	32,000	32,000
3	Net Cash Surplus	241,000	518,000	832,800

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:02 Others:05
Experience & Skill : 20 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Majhira bazar,
Shahjahanpur, Bogra
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures



















FAMILY PICTURE

