

Proposed NU Business Name: **POLASH DECORATOR & SOUND SYSTEM**



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

Project verified by: Md. Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

Name	:	SHREE POLASH CHANDRO
Age	:	16-03-1995 (22 Years)
Education, till to date	:	Class 8
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brother 01 Sister
Address	:	Vill: Pari, P.O Parihat, P.S: Gabtali, Dist: Bogra
00Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHOVA RANI
(iii) Father's name	:	SHONTU ROY
(iv) GB member's info	:	Branch: Mohishaban, Gabtali Centre #12 (male), Member ID: 1482/1, Group No: 03 Member since: 28-10-2002 (12 Years) First loan: BDT 3,000 /- Existing loan: BDT 50,000/- Outstanding loan: Nill
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	:	10 years experience in running business. 10 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.	:	01737-711853
Family's Contact No.	:	01735-702907
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Bogra Unit, Bogra.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHOVA RANI joined Grameen Bank since 12 years ago. At first she took BDT 3,000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	POLASH DECORATOR & SOUND SYSTEM
Location	:	Pari, Parihat, Gabtali, Bogra.
Total Investment in BDT	:	BDT 9,80,000/-
Financing	:	Self BDT 9,00,000/- (from existing business) 92% Required Investment BDT 80,000/- (as equity) 8%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	20 ft x 30 ft= 600 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 50% gain on sales.▪The business is operating by entrepreneur. Existing 05 labor.▪After getting equity fund 01 labor will be appointed.▪Agreed grace period is 3 months.

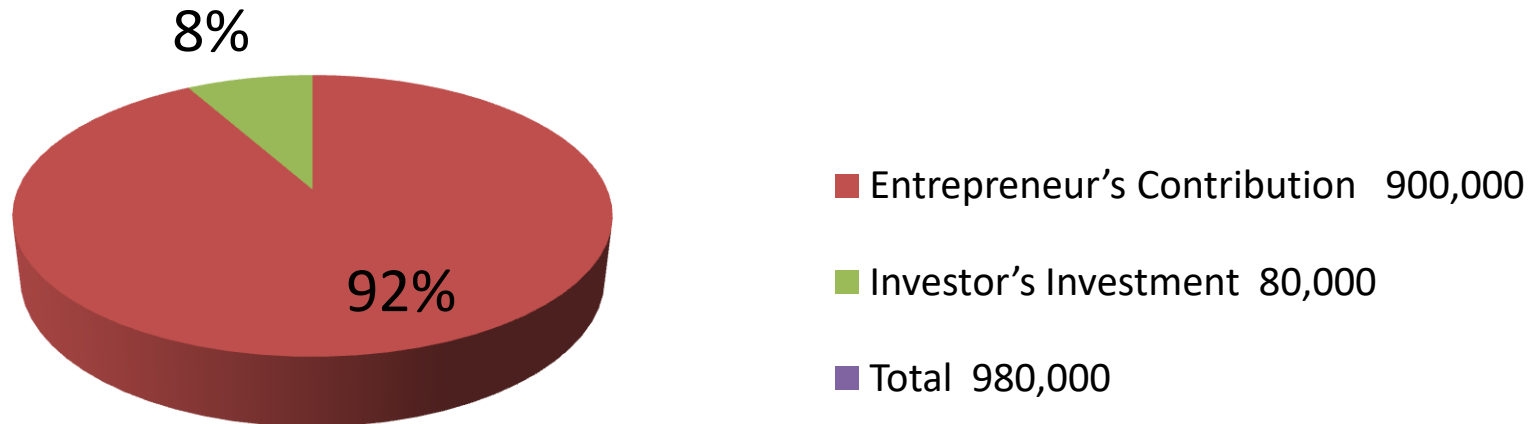
Existing Business (BDT)

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 Cost	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		600	7,200
Electricity Bill		1,000	12,000
Transportation		2,000	24,000
Salary (self)		5,000	60,000
Salary (staf)		15,000	180,000
Entertainment		1,000	12,000
Guard		200	2,400
Mobile Bill		300	3,600
Total fixed Cost (D)		25,100	301,200
Net Profit (E) [C-D]		19,900	238,800

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Chair	400	350	140,000	200	350	70,000	210,000
Sound System	1	100000	100,000	0	0	0	100,000
Payap	20	2000	40,000	0	0	0	40,000
Genarator	2	30000	60,000	0	0	0	60,000
Sospen	25	5000	125,000	0	0	0	125,000
Kapur	300	1000	300,000	0	0	0	300,000
Table	60	1500	90,000	0	0	0	90,000
Others	1	45000	45,000	1	10000	10,000	55,000
Total	810	0	900,000	201	10350	80000	980000

Source of Finance



Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue (sales)					
Decorator Item Rent	5,000	150,000	1,800,000	1,890,000	1,984,500
Total Sales (A)	5,000	150,000	1,800,000	1,890,000	1,984,500
Less. Variable Expense					
Decorator Item Rent Cost	2,500	75,000	900,000	945,000	992,250
Total variable Expense (B)	2,500	75,000	900,000	945,000	992,250
Contribution Margin (CM) [C=(A-B)]	2,500	75,000	900,000	945,000	992,250
Less. Fixed Expense					
House rant		600	7,200	7,200	7,200
Electricity Bill		1000	12,000	12,000	12,000
Transportation		2000	24,000	24,000	24,000
Salary (self)		5,000	60,000	60,000	60,000
Salary (staf)		15000	180,000	180,000	180,000
Entertainment		1000	12,000	12,000	12,000
Guard		200	2,400	2,400	2,400
Mobile Bill		400	4,800	4,800	4,800
Total fixed Cost (D)		25,200	302,400	302,400	302,400
Net Profit (E) [C-D]		49,800	597,600	642,600	689,850
Investment Payback			32,000	32,000	32,000

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

SI #	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	597,600	642,600	689,850
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		565,600	1,176,200
	Total Cash Inflow	677,600	1,208,200	1,866,050
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	565,600	1,176,200	1,834,050

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; Parihat, Gabtali, Bogra.
Regular customers;

THREATS

Theft
Fire
Political unrest

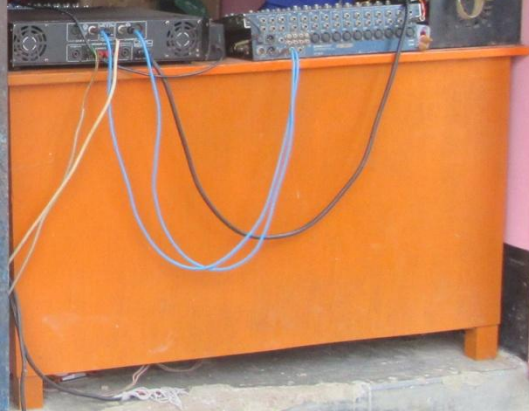
Pictures





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FAMILY PICTURE

