

Proposed NU Business Name: **ASHEK DALIM DECORATOR**



Project identification and prepared by: Shahin Mia,
Ashulia Unit, Dhaka.

Project verified by: MD. Siddikur Rahman



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. DALIM AHMMED
Age	:	01-01-1982(28 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	01 Son, 01 Daughter
No. of siblings:	:	02 Brothers, 02 Sisters
Address	:	Vill: South Gajirchot, P.O: North Gajirchot, P.S: Savar, Dist: Dhaka.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	SHORIFA
(iii) Father's name	:	MD. SULTAN AHMMED
(iv) GB member's info	:	Branch: Dhamsona ,Centre # 3 (Female), Member ID: 1042, Group No: 02 Member since: 14/10/1997 (20 Years) First loan: 3,000/-
Further Information:		Existing Loan: BDT- 2,00,000/- Outstanding loan: 1,95,600/-
(v) Who pays GB loan installment	:	Mother
(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	:	4 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01747-460829
Mother's Contact No.	:	01723-023334
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ashulia Unit, Dhaka.

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

SHORIFA joined Grameen Bank since 20 years ago. At first she took 3,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in house repair.

Proposed Nobin Udyokta Business Info

Business Name	:	ASHEK DALIM DECORATOR
Location	:	Hak Market, Ashulia, Dhaka.
Total Investment in BDT	:	BDT 6,80,000/-
Financing	:	Self BDT 5,80,000/-(from existing business) 85% Required Investment BDT 1,00,000/-(as equity) 15%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	12ft x 16 ft=192 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Table, Chair, Aluminum Decoration Cloth etc.▪Average 20% gain on sale.▪The business is operating by entrepreneur. Existing 0 employees. After getting equity fund 1 employee will be appointed.▪The shop is Own.▪Collects goods from Savar, Dhaka.▪Agreed grace period is 3 months.

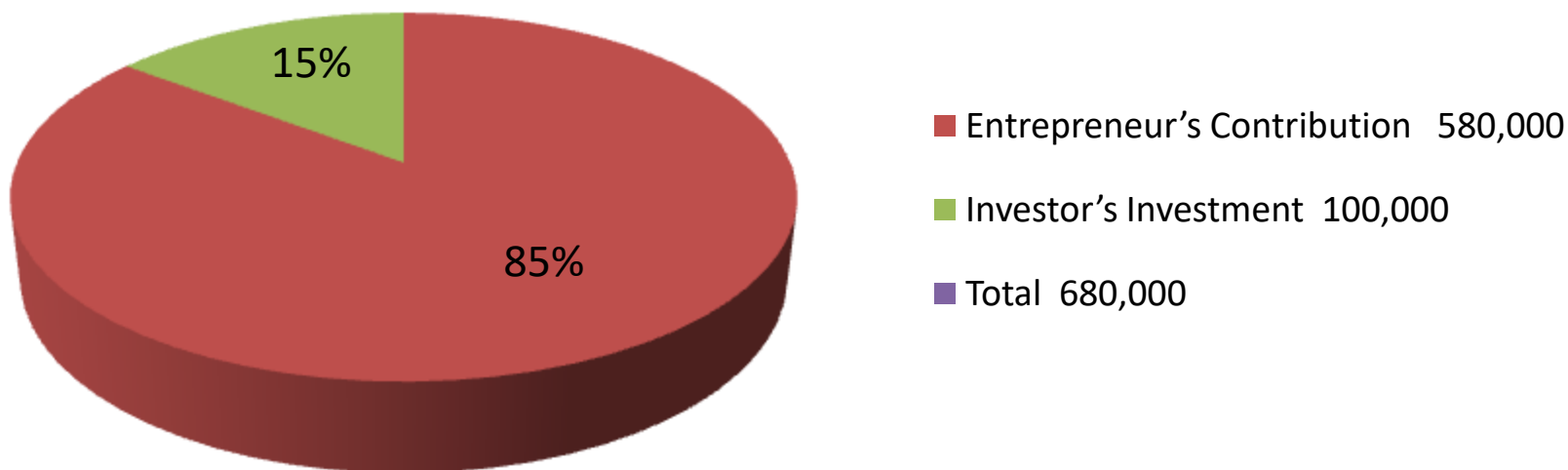
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Decorator item		130000	1560000
		0	0
Total Sales (A)		130000	1560000
Less Variable Expense			
Decorator item		104000	1248000
Total variable Expense (B)		104000	1248000
Contribution Margin (CM) [C=(A-B)		26000	312000
Less Variable Expense			
Rent		0	0
Electricity bill		500	6000
Transportation		15000	180000
Salary (self)		5000	60000
Salary(Staff)		0	0
Entertainment		300	3600
Guard		100	1200
Generator		0	0
Bank charge		0	0
Mobile bill		300	3600
Total fixed cost (D)		21,200	254400
Net Profit (E)= [C-D]		4800	57600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Table	40	2000	80,000	0	0	0	80,000
Chair	400	335	134,000	0	0	0	134,000
Aluminum	40	4000	160,000	0	0	0	160,000
Decoration Cloth	0	0	200,000	0	0	0	200,000
Others	0	0	6,000	0	0	0	6,000
Lighting & Sound System	0	0	0	0	0	100,000	100,000
Total	480	6335	580,000	0	0	100,000	680,000

Source of Finance



Financial Projection (BDT)

Paticular	Daily	Monthly	Year1	Year 2	Year 3
Revenue(Sales)					
Decorator item		150000	1800000	18900000	19845000
Total Sales (A)		150000	1800000	18900000	19845000
Less Variable Expense					
Decorator item		120000	1440000	1512000	1587600
Total variable Expense (B)		120000	1440000	1512000	1587600
Contribution Margin (CM) [C=(A-B)]		30000	360000	378000	396900
Less Variable Expense					
Rent		0	0	0	0
Electricity bill		600	7200	7300	7400
Transportation		16000	192000	192500	193000
Salary (self)		5000	60000	60000	60000
Salary(Staff)		0	0	0	0
Entertainment		400	4800	5000	5200
Guard		100	1200	1300	1300
Generator		0	0	0	0
Bank charge		0	0	0	0
Mobile bill		400	4800	5000	5200
Total fixed cost (D)		22500	270000	271100	272100
Net Profit (E)= [C-D]		7500	90000	106900	124800
Investment Payback			40000	40000	40000

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

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	90000	106900	124800
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		50000	116900
	Total Cash Inflow	190000	156900	241700
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)	40000	40000	40000
	Total Cash Outflow	140,000	40000	40000
3	Net Cash Surplus	50000	116900	201700

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family: 00 Others: 00
Experience & Skill : 4 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop: Hak Market, Ashulia,
Dhaka.
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures

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सर्वोच्च न्यायालय
न्याय के सिद्धांत के अनुसार
न्याय

FAMILY PICTURE