

# Proposed NU Business Name: **IMRAN DECORATOR & IT KHOWA BYABOSHA**



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

Name	:	<b>MD. ANISUR ROHMAN</b>
Age	:	23-08-1982(34 Years)
Education, till to date	:	Class Eight
Marital status	:	Married
Children	:	1 Son
No. of siblings:	:	1 Brother & 3 Sister's
Address	:	Vill: Dhopajani P.O: Ghatail P.S:Ghatail Dist: Tangail.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Fathe <input type="checkbox"/>
(ii) Mother's name	:	<b>KOHINUR</b>
(iii) Father's name	:	<b>LATE. KUDROT ALI</b>
(iv) GB member's info	:	Branch:Brahmonsashon,Ghatail, Centre # 16 (Female), Member ID: 1893, Group No: 01 Member since: 15-11-1987(30Years) First loan: BDT 2500 Taka.
Further Information:		Existing loan: 50,000 Outstanding loan: 3800 Taka.
(v) Who pays GB loan installment	:	Son
(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.)	:	None
Business Experiences and Training Info	:	14 years experience in running business. He has No tarined
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01710-651440
Family's Contact No.	:	
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Ghatail Unit,Tangail.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**KOHINUR** Joined Grameen Bank Since 30 Years Ago. At First She Took 2,500 taka Loan from Grameen Bank. She Gradually Took Loan From GB. Utilize Loan In Agriculture And Home Development.

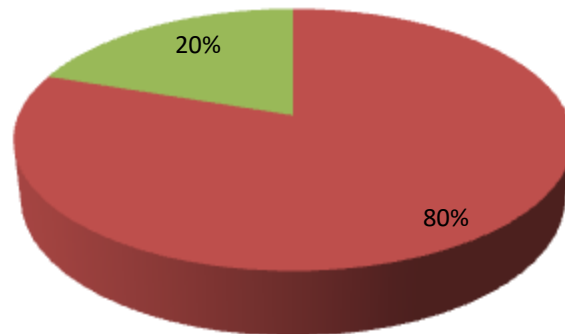
## Proposed Nobin Udyokta Business Info

Business Name	:	IMRAN DECORATOR
Location	:	Kalidas Para , Ghatail,Tangail.
Total Investment in BDT	:	BDT 760,000 Taka
Financing	:	Self BDT 610,000 (from existing business) 80% Required Investment BDT150,000(as equity) 20%
Present salary/drawings from business (estimates)	:	BDT 10,000 Taka.
Proposed Salary	:	BDT 10,000 Taka.
Size of shop	:	10 ft x 15 ft= 150 Square ft
Security of the shop	:	10,000 taka.
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Glass,Sospin,Rice Boal,Jug,Spoon,Kari Boal,Samiyana,Etc.</li><li>▪Average 50% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing No Employee.</li><li>▪The shope is rented.</li><li>▪Collects goods from Ghatail,Tangail.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing Business (BDT)</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revenue (sales)</b>			
Chair,Table,Glass,Sospin,Rice Boal,Jug,Spoon,Kari Boal,Samiyana,Etc.	2,333	70,000	839999.88
	0	0	0
	0	0	0
<b>Total Sales (A)</b>	2,333	70,000	839999.88
<b>Less. Variable Expense</b>			
Chair,Table,Glass,Sospin,Rice Boal,Jug,Spoon,Kari Boal,Samiyana,Etc.	1,167	35,000	420001.2
	0	0	0
	0	0	0
<b>Total variable Expense (B)</b>	1,167	35,000	420001.2
<b>Contribution Margin (CM) [C=(A-B)]</b>	1,167	35,000	419998.68
<b>Less. Fixed Expense</b>			
Rent		750	9,000
Electricity Bill		150	1,800
Mobile Bill		400	4,800
Salary (self)		10000	120,000
Salary (stuff)		0	0
Transportation		10000	120,000
Entertainment		400	4,800
Genaretor		0	0
Guard		0	0
<b>Total fixed Cost (D)</b>	<b>0</b>	21700	260,400
<b>Net Profit (E) [C-D]</b>		<b>13,300</b>	<b>159,599</b>

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty	Unit Price	Amount (BDT)	Proposed Total
Chair	200	350	70,000	100	350	35000	105,000
Table	20	1,200	24,000	20	1200	24000	48,000
Sospin	6	6,000	36,000				36,000
Plate	300	100	30,000				30,000
Jug	30	100	3,000	20	100	2000	5,000
Glass	200	50	10,000	100	50	5000	15,000
Spoon	60	40	2,400			0	
Rice Boal	40	90	3,600			0	
Kari Boal	40	100	4,000			0	
Bamboo				1	9000	9000	
Samiyana	5	5,000	25,000	5	5000	25000	50,000
Security	1	10000	10,000			0	10,000
<b>Total</b>	<b>902</b>	<b>23,030</b>	<b>610,000</b>	<b>451</b>	<b>21800</b>	<b>150000</b>	<b>760,000</b>

## Source of Finance



- Entrepreneur's Contribution  
610,000
- Investor's Investment  
150,000
- Total 760,000

<b>Financial Projection (BDT)</b>					
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>1st Year</b>	<b>2nd year</b>	<b>3rd Year</b>
<b>Revenue (sales)</b>					
Soft drinks,Milk,noodles,shemai,Chips,tea bag,condence Milk, Etc.	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>	<b>1071630</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total Sales (A)</b>	<b>2700</b>	<b>81000</b>	<b>972000</b>	<b>1020600</b>	<b>1071630</b>
<b>Less. Variable Expense</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Soft drinks,Milk,noodles,shemai,Chips,tea bag,condence Milk, Etc.	<b>1350</b>	<b>40500</b>	<b>486000</b>	<b>510300</b>	<b>535815</b>
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Total variable Expense (B)</b>	<b>1350</b>	<b>40500</b>	<b>486000</b>	<b>510300</b>	<b>535815</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>1350</b>	<b>40500</b>	<b>486000</b>	<b>510300</b>	<b>535815</b>
<b>Less. Fixed Expense</b>					
<b>Rent</b>		<b>750</b>	<b>9000</b>	<b>9450</b>	<b>9922.5</b>
<b>Electricity Bill</b>		<b>150</b>	<b>1800</b>	<b>1890</b>	<b>1984.5</b>
<b>Mobile Bill</b>		<b>450</b>	<b>5400</b>	<b>5670</b>	<b>5953.5</b>
<b>Salary (self)</b>		<b>10000</b>	<b>120000</b>	<b>126000</b>	<b>132300</b>
<b>Salary( stuff)</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Transportation</b>		<b>10000</b>	<b>120000</b>	<b>126000</b>	<b>132300</b>
<b>Entertainment</b>		<b>450</b>	<b>5400</b>	<b>5670</b>	<b>5953.5</b>
<b>Generator</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Gurd</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Depriciation</b>		<b>1400</b>	<b>16800</b>	<b>17640</b>	<b>18522</b>
<b>Total Fixed Cost</b>		<b>23200</b>	<b>278400</b>	<b>292320</b>	<b>306936</b>
<b>Net Profit (E) [C-D]</b>		<b>17300</b>	<b>207600</b>	<b>217980</b>	<b>228879</b>
<b>Investment Payback</b>			<b>60000</b>	<b>60000</b>	<b>60000</b>



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

<i>Sl #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	150,000		
1.2	Net Profit	207600	217980	228879
1.3	Depreciation (Non cash item)	16800	17640	18522
1.4	Opening Balance of Cash Surplus		164400	340020
	<b>Total Cash Inflow</b>	374400	400020	587421
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	150000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	<b>Total Cash Outflow</b>	210000	60000	60000
<b>3</b>	<b>Net Cash Surplus</b>	164400	340020	527421

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 14 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





















# FAMILY PICTURE