

Proposed NU Business Name: **ANTOR ART**



Project identification and prepared by: Md. Delwer Hossain,
Kapashia Unit, Gazipur

Project verified by: Md. Siddikur Rahman



Grameen Shakti
Samajik Byabosha Ltd.

Brief Bio of The Proposed Nobin Udyokta

Name	:	MOHAMMAD ALI
Age	:	05/08/1987 (30 Years)
Education, till to date	:	SSC
Marital status	:	Married
Children	:	Nil
No. of siblings:	:	3 Sisters
Address	:	Vill: Balasi, P.O: Amraid, P.S: Kapashia, 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	:	MST. RAHIMA KHATUN
(iii) Father's name	:	RERAMOT
(iv) GB member's info	:	Branch: Shinghosree, Centre # 69 (Female), Member ID: 4029, Group No: 03 Member since: 20/01/2002 to 2012 (10 Years) First Loan: BDT 5,000/- , Existing Loan: BDT 19,000/- 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.)	:	Yes
Business Experiences and Training Info	:	08 years experience in running business. He has 04 Years training
Other Own/Family Sources of Income	:	Yes (Farming)
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01716-606271
Family's Contact No.	:	01722-600730
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. KapashiaUnit, Gazipur

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. RAHIMA KHATUN joined Grameen Bank since 10 years ago. At first She took BDT 5,000/- loan from Grameen Bank. She gradually took loan from GB. She utilized loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	ANTOR ART
Location	:	Amraid Bazar, Kapashia, Gazipur
Total Investment in BDT	:	BDT 1,30,000 /-
Financing	:	Self BDT 80,000/- (from existing business) 62% Required Investment BDT 50,000/- (as equity) 38%
Present salary/drawings from business (estimates)	:	BDT 4,000/-
Proposed Salary	:	BDT 4,000/-
Size of Farm	:	15 ft x 15 ft= 225 square ft
Implementation	:	<ul style="list-style-type: none">▪ He has various workshop products like: Picture Frame, Print media, Sign Board, Visiting Card, Cash Memo, Invitation Card etc.▪ Average daily gain on sale is 20%.▪ The business is operated by entrepreneur. Existing no employee.▪ The shop is rented.▪ Collects goods from Amraid Bazar.▪ Agreed grace period is 3 months.

Existing Business

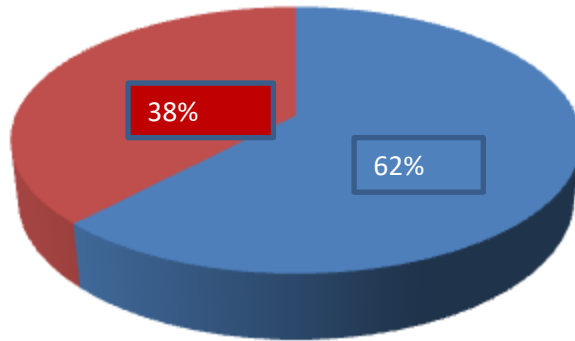
BDT (TK)

Particulars	Daily	Monthly	Yearly
Revenue (sales)			
Picture Frame, Print media, Sign Board, Visiting Card, Cash Memo, Invitation Card etc.	2,500	75,000	9,00,000
Total Sales (A)	2,500	75,000	9,00,000
Less. Variable Expense			
Picture Frame, Print media, Sign Board, Visiting Card, Cash Memo, Invitation Card etc.	1,875	56,250	16,87,500
Total variable Expense (B)	1,875	56,250	16,87,500
Contribution Margin (CM) [C=(A-B)]	625	18,750	2,25,000
Less. Fixed Expense			
Rent		1,000	12,000
Transportation		500	6,000
Electricity Bill		250	3,000
Mobile Bill		300	3,600
Entertainment		150	1,800
Salary (self)		4,000	48,000
Total fixed Cost (D)		6,200	74,400
Net Profit (E) [C-D]		12,550	1,50,600

Investment Breakdown

Existing				Proposed			Proposed Total
Particulars	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	
Picture Frame	25 pcs	450	11,250	-	-	-	11,250
Print media	1000 ft	30	30,000				30,000
Art Instument	-	-	-	-	-	30,000	30,000
Wood, Paper,Glass	-	-	-	-	-	20,000	20,000
Sign Board	25 pcs	500	12,500	-	-	-	12,500
Visiting Card	100 Box	50	5,000	-	-	-	5,000
Cash Memo	500 Book	100	5,000	-	-	-	5,000
Invitation Card	500 pcs	30	15,000	-	-	-	15,000
Other	-	-	1,250	-	-	-	1,250
			80,000			50,000	1,30,000

Source of Finance



- Entrepreneur's Contribution- 80,000
- Investor's Investment- 50,000
- Total Investment-1,30,000

Financial Projection

BDT (TK)					
Particulars	Daily	Monthly	1 st Year	2 nd Year (+5%)	3 rd Year (+5%)
Revenue (sales)					
Picture Frame, Print media, Sign Board, Visiting Card, Cash Memo, Invitation Card etc.	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Total Sales (A)	3,500	1,05,000	12,60,000	13,23,000	13,89,150
Less. Variable Expense					
Picture Frame, Print media, Sign Board, Visiting Card, Cash Memo, Invitation Card etc.	2,625	78,750	9,45,000	9,92,250	10,41,863
Total variable Expense (B)	2,625	78,750	9,45,000	9,92,250	10,41,863
Contribution Margin (CM) [C=(A-B)]	875	26,250	3,15,000	3,30,750	3,47,288
Less. Fixed Expense					
Rent		1,000	12,00	12,000	12,000
Transportation		800	9,600	11,000	12,000
Electricity Bill		250	3,000	3,000	3,000
Mobile Bill		350	4,200	4,400	4,500
Entertainment		150	1,800	1,900	2,000
Salary (self)		4,000	48,000	48,000	48,000
Total fixed Cost (D)		6,550	78,600	80,300	81,500
Net Profit (E) [C-D]		19,700	2,36,400	2,50,450	2,65,788
Investment Payback			20,000	20,000	20,000

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>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	2,36,400	2,50,450	2,65,788
1.3	Depreciation (Non cash item)		-	
1.4	Opening Balance of Cash Surplus		2,16,400	4,46,850
	Total Cash Inflow	2,86,400	4,66,850	7,12,638
2	Cash Outflow			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20,000	20,000	20,000
	Total Cash Outflow	70,000	20,000	20,000
3	Net Cash Surplus	2,16,400	4,46,850	6,92,638

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 08 Years
Quality goods & services
Skill and experience

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm
Regular customers

THREATS

Theft
Fire
Political unrest

Pictures



প্রাথমিক শক্তি
সামাজিক উন্নয়ন

প্রাথমিক শক্তি সাম

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প্রস্তাবিত নবীন উদ্যোগ

স্বাক্ষর নাম:

অনুর হোসেন

নামের নাম:

কম্পিউটার, সফটওয়্যার প্রকল্প

ব্যক্তির সংক্ষিপ্ত জীবন বৃত্তান্ত:

মোহাম্মদ আলী

স্বাক্ষর: ৩৩

জন্ম তারিখ: ০৫/০৮/১৯

যোগ্যতা:

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FAMILY PICTURE

