

# Proposed NU Business Name: **SONALI ELECTRIC & DECORATOR**



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Chagal naiya,feni

Project verified by: Susanto kumar bisshas



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

Name	:	<b>MOSHAROF HOSSAIN</b>
Age	:	01/05/1983( 34Years)
Education, till to date	:	S S C
Marital status	:	married
Children	:	02Son 0 Daughter
No. of siblings:	:	03Brother 03Sisters
Address	:	Vill: Motua , P.O: Chagalnaiya P.S: Chagal naiya, Dist: Feni.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	<b>PEARA BEGUM</b>
(iii) Father's name	:	<b>LATE: ABU TAHER</b>
(iv) GB member's info	:	Branch: Mohamaya, Centre # 11/(Female), Member ID:3543/1, Group No: 04 Member since: 05-03-2000-2006 (6 Years) First loan: BDT 5,000/-
Further Information:		Existing loan: BDT 25,000/- Outstanding loan: BDT 00/-
(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	:	Yes
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01815-236191
Mother's Contact No.	:	01846-783730
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Chagal naiya Unit,Feni.

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**PEARA BEGUM** joined Grameen Bank since 17 years ago. At first she took 5,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

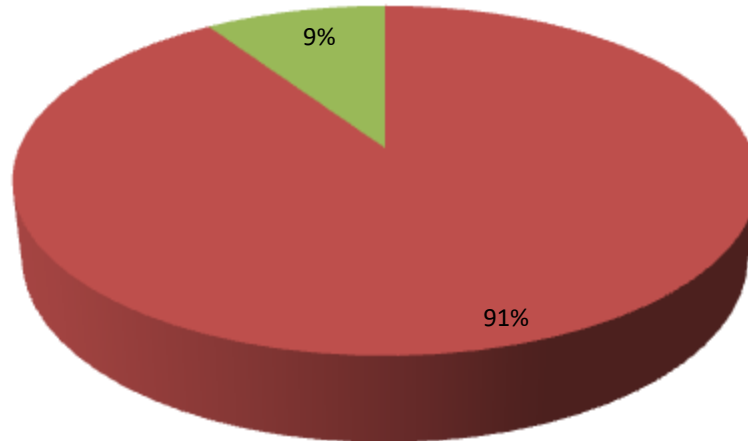
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>MOSHAROF HOSSAIN</b>
Location	:	Motua chowdhury road, Chagal Naiya, Feni.
Total Investment in BDT	:	BDT 5,32,000/-
Financing	:	Self BDT 4,82,000/- (from existing business) 91% Required Investment BDT,50,000(as equity) 9%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	10ft x 15 ft. = 150 square ft
Security of the shop	:	1,00,000/-
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 plet,melamin plet,etc</li><li>▪Average 20% gain on sale.</li><li>▪The business is operating by entrepreneur. No employee.</li><li>▪He is doing his business in Renting place.</li><li>▪Collects goods from Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

<b>Existing</b>			
<b>Particular</b>	<b>Daily</b>	<b>Monthly</b>	<b>Yearly</b>
<b>Revnuue (Sale)</b>			
chair,table,glass plet,melamin plet,etc	2200	66000	792000
	0	0	0
<b>Total Sales(A)</b>	<b>2200</b>	<b>66000</b>	<b>792000</b>
<b>Less Variable Expense (B)</b>			<b>0</b>
chair,table,glass plet,melamin plet,etc	1650	49500	594000
<b>Total Variable Expense</b>	<b>1650</b>	<b>49500</b>	<b>594000</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>550</b>	<b>16500</b>	<b>198000</b>
<b>Less Fixed Expense</b>			
Rent		2500	30000
Electric Bill		400	4800
Transportaion		300	3600
Salary (Self)		5000	60000
Salary (Staff) 4		0	0
Entertainment		200	2400
Guard		0	0
Generator		300	3600
Mobile Bill		300	3600
<b>Total Fixed Cost (D)</b>		<b>9000</b>	<b>108000</b>
<b>Net Profit (E)= [C-D]</b>		<b>7500</b>	<b>90000</b>

## Investment Breakdown

Particulars	Qty.	Unit Price	Existing	Qty.	Unit Price	Proposed	Proposed Total
chair	300	300	90,000	1		0	90,000
table	70	500	35,000			0	35,000
glass plet	200	100	20,000			0	20,000
melamaine plet	500	50	25,000			0	25,000
stan fan	4	3,000	12,000			0	12,000
genaretor	2	35,000	70,000			0	70,000
sound system			30,000			0	30,000
dish	20	500	100,000	10	5,000	50,000	150,000
security			100,000			0	100,000
0			0			0	0
<b>Total</b>	<b>1096</b>	<b>39450</b>	<b>482,000</b>	<b>11</b>	<b>5,000</b>	<b>50,000</b>	<b>532,000</b>



- Entrepreneur's Contribution  
482,000
- Investor's Investment 50,000
- Total 532,000

# Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
chair,table,glass plet,melamin plet,etc	2700	81000	972000	1020600	1071630
0	0	0	0	0	0
<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>					
chair,table,glass plet,melamin plet,etc	2025	60750	729000	765450	803723
<b>Total Variable Expense</b>	<b>2025</b>	<b>60750</b>	<b>729000</b>	<b>765450</b>	<b>803723</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>675</b>	<b>20250</b>	<b>243000</b>	<b>255150</b>	<b>267908</b>
<b>Less Fixed Expense</b>					
Rent		2500	30000	30000	30000
Electric Bill		400	4800	5100	5400
Transportaion		300	3600	3780	3969
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		0	0	0	0
Entertainment		200	2400	2400	2400
Gard		0	0	0	0
Generator		300	3600	3600	3600
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>9000</b>	<b>104400</b>	<b>104980</b>	<b>105569</b>
<b>Net Profit (E)= [C-D]</b>		<b>11250</b>	<b>135000</b>	<b>141750</b>	<b>148838</b>
<b>Investment Pay Back</b>			<b>20,000</b>	<b>20,000</b>	<b>20,000</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	50,000		
1.2	Net Profit	135,000	141750	148837.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		115000	236750
	<b>Total Cash Inflow</b>	<b>185,000</b>	<b>256,750</b>	<b>385,588</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	50,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	20000	20000	20000
	<b>Total Cash Outflow</b>	<b>70,000</b>	<b>20,000</b>	<b>20,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>115,000</b>	<b>236,750</b>	<b>365,588</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0  
Others:0 Experience & Skill : 5 Years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop; Motua chowdhury road,  
Chagal Naiya, Feni.  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures











