

Proposed NU Business Name : **Shahed Decorator**



Presented by
Poly Begum

NU Identified and PP Prepared by
Sonia Sultana (Chandpur Sadar Unit)

Verified by **Abu Musa Bhuiyan**

GRAMEEN TRUST



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

Name	:	Poly Begum
Age	:	26 Years
Marital status	:	Married
Children	:	2 son
No. of siblings:	:	3 Sisters, 2 brother.
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Mrs. Najma Begum
(iii) Father's name	:	Mr. Nasir Jamadder
(iv) GB member's info	:	Branch: Torpurchondi Centre: 42/m, Loanee no.5993, Member since 28-03-2005, First Loan:5000/- Existing loan: Tk.60,000 Outstanding:Tk.50,000
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF	:	N/A
(ix) Others	:	N/A
Education	:	Class Eight

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation	:	Business
Business Experiences	:	5 years.
Trade license No	:	00655
Other Own/Family Sources of Income	:	Husband (Service)
Other Own/Family Sources of Liabilities	:	N/A
NU Project Source/Reference	:	GT Chandpur Sadar Unit, Chandpur

BRIEF HISTORY OF GB LOAN UTILIZATION BY FAMILY

NU's Mother has been a member of Grameen Bank Since 2005 (9 years). At first she took a loan amount BDT 5,000 from Grameen Bank. NU expanded her existing business by the help of GB loan. NU's mother gradually improved their life standard by using GB loan.

PROPOSED NOBIN UDYOKTA BUSINESS INFO

Business Name	:	<i>Shahed Decorator</i>
Address/ Location	:	Vill-Torpurchandi, Post: Babur Hat -3602, Chandpur Sadar, Chandpur,
Total Investment in BDT	:	450000 Taka
Financing	:	Self investment- Tk. 300,000/- (67%) Required Investment from GT- Tk. 150,000/- (33%)
Present salary/drawings from business (estimates)	:	8000 Taka
Proposed Salary	:	8000 Taka
Proposed Business	:	
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin	:	25%
(iii) Agreed grace period	:	2 Months

PRESENT & PROPOSED INVESTMENT BREAKDOWN

Particulars	Existing Business (BDT) (1)	Proposed (BDT) (2)	Total (BDT) (1+2)
Investments in different categories:			
(i) <u>Present Items:</u>			
Different kind of decorators items (Present) (Attachment in next Slide)	3,00,000 Tk		
(ii) <u>Proposed Items:</u>			
Decorator items 150,000/tk		150,000 Tk	
Total Capital	3,00,0000	150000	,450000

PRESENT ITEMS

Items	Unit	Investment	Items	Unit	Investment
Plastic chair	70	13000	Jug	30	5000
Table	20	20000	Small Spoon	100	600
Plastic cloth	53	1500	Big Plate	2	500
Glass	80	1200	Drum	2	1000
Curry dish	40	600	Tap drum	2	1000
Dish	24	3000	Korai	2	1000
Melamine bowl	20	1000	Saucepan	8	44000
Plate (melamine)	250	10000	C Plate	5	2000
Plate (biriany)	150	10000	Silver Bowl	20	2000
Skart	30	20000	Washing tab	3	800
Half plate	40	1000	General Cloth Pandel	-	25000
Polaw Spoon	40	800	Paker Tripol	2	2500
Big Spoon	40	800	Tube Light	30	2000
Salad plate	40	600	Stand Fan	2	8000
Cable	-	20000	Halogen	10	3000
Generator	1	30000	Morich Bati	1500	35000
Energy Light	-	1000	Furniture	-	6000
Tripol	3	10000	Chock	-	3000

PROPOSED ITEMS

Items	Unit	Investment
Plastic chair	100	40000
Plate (Biriany)	100	15000
Big Dish	15	9000
Cloth	15	18000
Basin	2	12000
Double Gate Cloth	1	20000
Single Gate Cloth	2	16000
Stand Fan	4	20000

INFO ON EXISTING BUSINESS OPERATIONS

Particulars	Existing Business (BDT)	
	Monthly	Yearly
Sales (A)	80000	960000
<i>Less: Cost of sales (B)</i>	60000	720000
Gross Profit (C) [C=(A-B)] (68%)	20000	240000
<i>Less: Operating Costs</i>		
Electricity bill	400	4800
Generator bill	300	3600
Shop Rent	1500	18000
Entertainment	200	2400
Mobile bill	200	2400
Present salary/Drawings- self	8000	96000
Others cost	200	2400
Non Cash Item:		
Depreciation Expenses	2500	30000
<i>Total Operating Cost (D)</i>	13300	159600
Net Profit (C-D):	6700	80400

FINANCIAL PROJECTION OF NU BUSINESS PLAN

Particulars	Year 1 (BDT)		Year 2 (BDT)		Year 3 (BDT)	
	Monthly	Yearly	Monthly	Yearly	Monthly	Yearly
Estimated Sales (A)	100000	1200000	120000	1440000	130000	1560000
<i>Less: cost of sales (B)</i>	75000	900000	90000	1080000	97500	1170000
Gross Profit (C) [C=(A-B)](10%)	25000	300000	30000	360000	32500	390000
<i>Less: Operating Costs</i>						
Electricity bill	400	4800	400	4800	400	4800
Shop Rent	1500	18000	1500	18000	1500	18000
Entertainment	200	2400	200	2400	200	2400
Mobile Bill (SMS & Reporting inclusive)	200	2400	200	2400	200	2400
Proposed Salary- Self	8000	96000	8000	96000	8000	96000
Generator bill	300	3600	300	3600	300	3600
Others	200	2400	200	2400	200	2400
Non Cash Item:						
Depreciation Expenses	2500	30000	2500	30000	2500	30000
Total Operating Cost (D)	13300	159600	13300	159600	13300	159600
(Net Profit C-D) :	11700	140400	16700	200400	19200	230400
Payback to G T	60000		60000		60000	
Retained Income:	80400		140400		170400	

CASH FLOW PROJECTION ON BUSINESS PLAN

(REC. & PAY.)

<i>SI #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1.0	Cash Inflow			
1.1	Investment Infusion by Investor	150000	-	-
1.2	Net Profit	140400	200400	230400
1.3	Depreciation (Non cash item)	30000	30000	30000
1.4	Opening Balance of Cash Surplus	-	110400	391200
	Total Cash Inflow	320400	451200	651600
2.0	Cash Outflow			
2.1	Purchase of Product	150000	-	-
2.2	Payment of GB Loan	-	-	-
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60000	60000	60000
	Total Cash Outflow	210000	60000	60000
3.0	Net Cash Surplus	110400	391200	591600

SWOT ANALYSIS

STRENGTH

Long standing relationship with Grameen
Available customers
Central place of Chandpur, Baburhat Bazar.
Beside main road.

WEAKNESS

Credit sales
Less Stock

OPPORTUNITIES

Expansion of Business
Enter upscale market

THREATS

Theft
Fire
Local Competition

Pictures



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M.P

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