

A Nobin Udyokta Project

# Tajmohol Decorator



বিসমিল্লাহির রাহমানির রাহীম

**তাজ মহল ডেকোরেটর**  
**এন্ড লাইটিং হাউজ**

**শ্রোঃ মোঃ আতাউর রহমান**

এখানে বিয়ে বাড়িতে লাইটিং, জেনারেটর এবং ডেকোরেটরের যাবতীয় মালামাল ভাড়া দেওয়া হয়।

**ভাড়ারিয়া, ধামরাই, ঢাকা।**

মোবাইল : ০১৯৪০৩৮৬৭৬৯, ০১৯২৯৭০৯৯৮৭

বকু অফিস  
০১৯৩৬২ ৭০২৪১

*NU Identified and PP Prepared by :*  
Md. Ziaul Hoque, Dhamrai Unit  
*Verified By:* Tapan Kumar Debnath



**GRAMEEN TRUST**

Presented by  
**Mohammad Ali**

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



|  |   |  |
|--|---|--|
| Name                                       | : | <b>Mohammad Ali</b>  |
| Age  | : | 4/03/1994 (21 Years)   |
| Marital status                             | : | Single   |
| Children                                   | : | N/A  |
| No. of siblings:                           | : | 2 Brothers, 3 Sisters  |
| <b><i>Parent's and GB related Info</i></b> |   |  |
| (i) Who is GB member                       | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>   |
| (ii) Mother's name                         | : | Mrs. Surzobanu   |
| (iii) Father's name                        | : | Md. Ataur Rahman   |
| (iv) GB member's info                      | : | Member since: 01/3/1995<br>Branch: Dhamrai, Centre no.04, Group:10<br>Loanee No.7048 First loan:2500/-<br>Total Amount Received: Tk. 2,00,000/-<br>Existing loan: 20,000 Outstanding: 4000 |
| <b><i>Further Information:</i></b>         |   |  |
| (v) Who pays GB loan installment           | : | NU's Father  |
| (vi) Mobile lady                           | : | N/A  |
| (vii) Grameen Education Loan               | : | N/A  |
| (viii) Any other loan like GCCN, GKF etc.. | : | N/A  |
| (ix) Others                                | : | N/A  |
| Education                                  | : | Class X  |

# BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



|   |   |  |
|---|---|--|
| Present Occupation                      | : | Decorator Business                                 |
| Trade License Number                    | : | 820  |
| Business Experiences                    | : | 4 years  |
| Other Own/Family Sources of Income      | : | Agriculture & Business (elder brother and father). |
| Other Own/Family Sources of Liabilities | : | N/A  |
| NU Contact Info                         | : | 01940386769  |
| NU Project Source/Reference             | : | GT Dhamrai Unit Office, Dhaka                      |

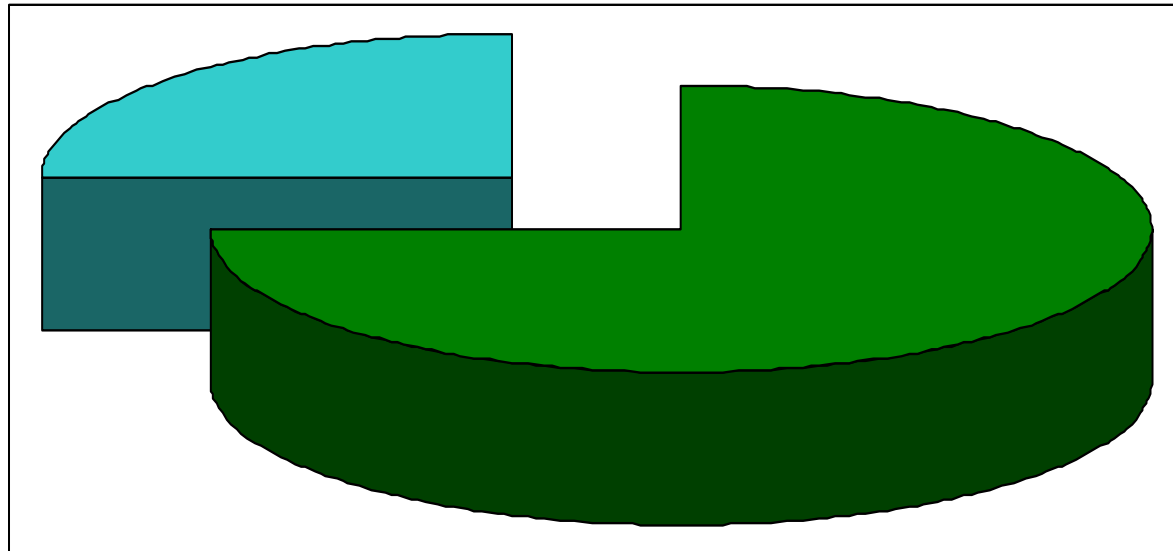


NU's mother has been a member of Grameen Bank Since 1995. At first his mother took a loan amounting to 2500 BDT from Grameen Bank. NU invested this money in his business for expanding. NU's mother gradually improved their life standard by using GB loan. Her eldest son is also involved with decorator business at Shimulia Bazar. Initially NU learnt about this business from his father.

# PROPOSED BUSINESS Info.



|  |   |  |
|--|---|--|
| Business Name                                      | : | <b>Tajmohol Decorator</b>  |
| Address/ Location                                  | : | Dhantara Bazar, Dhamrai, Dhaka   |
| Total Investment in BDT                            | : | 400,000/-  |
| Financing  | : | Self BDT : 3,00,000 (from existing business) - 75%<br>Required Investment BDT : 1,00,000 (as equity) - 25% |
| Present salary/drawings from business (estimates)  | : | BDT 8,000  |
| Proposed Salary                                    | : | <b>BDT 8,000</b>   |
| Proposed Business % of present gross profit margin | : | <b>50%</b>   |
| Estimated % of proposed gross profit margin        | : | <b>50%</b>   |
| Agreed grace period                                | : | <b>3 months</b>  |



■ NU Investment Tk.300,000 (75%)

■ GT Investment Tk.100,000 (25%)

# PRESENT & PROPOSED INVESTMENT Breakdown



| Particulars  | Existing Business<br>(BDT) | Proposed<br>(BDT) | Total<br>(BDT) |
|--|----------------------------|-------------------|----------------|
| Investments in different categories:                 | (1)                        | (2)               | (1+2)          |
| <b>Present stock items:</b><br>Decorator Items:(*)   | 300,000                    |                   | 300,000        |
| <b>Proposed Stock Items:</b><br>Decorator items:(**) |                            | 100,000           | 100,000        |
| <b>Total Capital</b>                                 | 300,000                    | 100,000           | 400,000        |

Details present Stock (\*) & Proposed Items (\*\*) mentioned in next slide



# PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



## Present Stock item

| Product name    | Amount         |
|-----------------|----------------|
| Chair- 300 ps.  | 60,000         |
| Big pot- 25 ps. | 25,000         |
| Plate- 600 ps.  | 20,000         |
| Cup- 100 ps.    | 8,000          |
| Big Cup- 70 ps  | 8,000          |
| Glass- 300 ps.  | 25,000         |
| Jug- 60 ps      | 4,000          |
| Spoon- 170 ps   | 2,000          |
| Washing Tab     | 8,000          |
| Drum 8 ps.      | 12,000         |
| Cloth           | 28,000         |
| Table- 40 ps.   | 40,000         |
| Table Cloth     | 5,000          |
| Lighting        | 10,000         |
| Wire 15 kg      | 5,000          |
| Bamboo- 60 ps.  | 10,000         |
| Generator (3)   | 30,000         |
| <b>Total :</b>  | <b>300,000</b> |

## Proposed Item

| Product Name          | Amount         |
|-----------------------|----------------|
| Sound System JBL(2)   | 75,000         |
| Sound Mixture and set | 25,000         |
| <b>Total :</b>        | <b>100,000</b> |



# EXISTING BUSINESS OPERATIONS Info.



| Particulars                            | Existing Business (BDT) |                |
|--|-------------------------|----------------|
|  | Monthly                 | Yearly         |
| <b><i>Income from Service (A)</i></b>  | <b>24,000</b>           | <b>288,000</b> |
| <b>Gross Profit</b>                    | <b>24,000</b>           | <b>288,000</b> |
| <b><i>Less: Operating Costs</i></b>    |                         |                |
| Electricity bill                       | 250                     | 3,000          |
| Mobile Bill                            | 400                     | 4,800          |
| Entertainment                          | 0                       | 0              |
| Rent                                   | 800                     | 9,600          |
| Present Remuneration (Self)            | 8,000                   | 96,000         |
| Salary for part time employees(2)      | 3,000                   | 36,000         |
| Others                                 | 300                     | 3,600          |
| <b>Non Cash Item:</b>                  |                         |                |
| Depreciation Expenses                  | 3,750                   | 45,000         |
| <b><i>Total Operating Cost (F)</i></b> | <b>16,500</b>           | <b>198,000</b> |
| <b>Net Profit (E-F):</b>               | <b>7,500</b>            | <b>90,000</b>  |

# FINANCIAL PROJECTION OF NU BUSINESS PLAN



| Particulars                      | Year 1 (BDT)  |               | Year 2 (BDT)  |               | Year 3 (BDT)   |               |
|----------------------------------|---------------|---------------|---------------|---------------|----------------|---------------|
|                                  | Monthly       | Yearly        | Monthly       | Yearly        | Monthly        | Yearly        |
| Income from Service              | 27000         | 324000        | 28500         | 342000        | 30000          | 360000        |
| <b>Gross Profit [A]</b>          | <b>27000</b>  | <b>324000</b> | <b>28500</b>  | <b>342000</b> | <b>30000</b>   | <b>360000</b> |
| <b>Less operating cost :</b>     |               |               |               |               |                |               |
| Electricity bill                 | 300           | 3,600         | 350           | 4,200         | 400            | 4,800         |
| Mobile Bill                      | 450           | 5,400         | 500           | 6,000         | 500            | 6,000         |
| Entertainment                    | 200           | 2,400         | 200           | 2,400         | 250            | 3,000         |
| Present Remuneration- self       | 8,000         | 96,000        | 8,000         | 96,000        | 8,000          | 96,000        |
| Rent                             | 800           | 9600          | 800           | 9600          | 800            | 9600          |
| Salary for part time employee(2) | 3000          | 36000         | 3000          | 36000         | 3000           | 36000         |
| Others (Night Guard Bill)        | 150           | 1,800         | 150           | 1,800         | 200            | 2,400         |
| Depreciation Expenses            | 5000          | 60000         | 5000          | 60000         | 5000           | 60000         |
| <b>Total Operating Cost (B)</b>  | <b>17900</b>  | <b>214800</b> | <b>18000</b>  | <b>216000</b> | <b>18150</b>   | <b>217800</b> |
| <b>Net Profit (A-B) = (C)</b>    | <b>9100</b>   | <b>109200</b> | <b>10500</b>  | <b>126000</b> | <b>11850</b>   | <b>142200</b> |
| GT payback                       | <b>40,000</b> |               | <b>40,000</b> |               | <b>40,000</b>  |               |
| <b>Retained Income:</b>          | <b>69,200</b> |               | <b>86,000</b> |               | <b>102,200</b> |               |

# CASH FLOW Projection on Business Plan (Rec. & Pay.)



| <b>Sl #</b> | <b>Particulars</b>                                | <b>Year 1<br/>(BDT)</b> | <b>Year 2<br/>(BDT)</b> | <b>Year 3<br/>(BDT)</b> |
|-------------|---|-------------------------|-------------------------|-------------------------|
| <b>1.0</b>  | <b>Cash Inflow</b>                                |                         |                         |                         |
| 1.1         | Investment Infusion by Investor                   | 100,000                 | 0                       | 0                       |
| 1.2         | Net Profit  | 109,200                 | 126,000                 | 157,200                 |
| 1.3         | Depreciation (Non cash item)                      | 60,000                  | 60,000                  | 60,000                  |
| 1.4         | Opening Balance of Cash Surplus                   | 0                       | 129,200                 | 275,200                 |
|             | <b>Total Cash Inflow</b>                          | <b>269,200</b>          | <b>315,200</b>          | <b>492,400</b>          |
| <b>2.0</b>  | <b>Cash Outflow</b>                               |                         |                         |                         |
| 2.1         | Purchase of Product                               | 100,000                 | 0                       | 0                       |
| 2.2         | Investment Pay Back (Including Ownership Tr. Fee) | 40,000                  | 40,000                  | 40,000                  |
|             | <b>Total Cash Outflow</b>                         | <b>140,000</b>          | <b>40,000</b>           | <b>40,000</b>           |
| <b>3.0</b>  | <b>Net Cash Surplus</b>                           | <b>129,200</b>          | <b>275,200</b>          | <b>452,400</b>          |



## **S**TRENGTH

- Environment-Friendly.
- Skilled & 4Years of Experience
- Position of his shop in the market.
- Good Networking with Retailer

## **W**EAKNESS

- Credit Sale
- Lack of investment

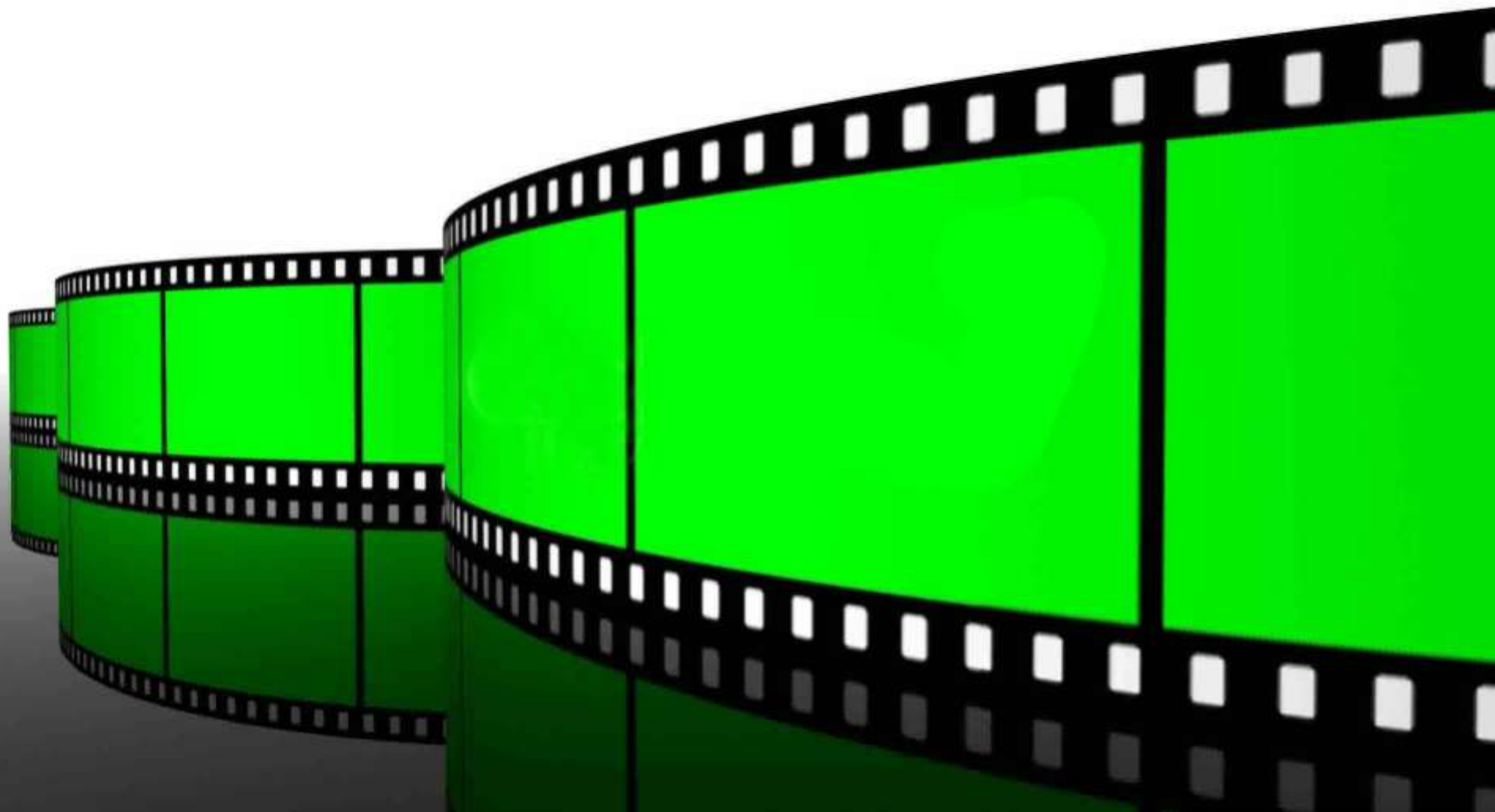
## **O**PPORTUNITIES

- Expansion of Business
- Increasing the number of customer
- Have chance to create more buyer in different market

## **T**HREATS

- Competitor may arise
- May broken of ceramics items in an accident
- Theft

# Photographs



# Photographs





# Photographs





# Photographs



# Photographs





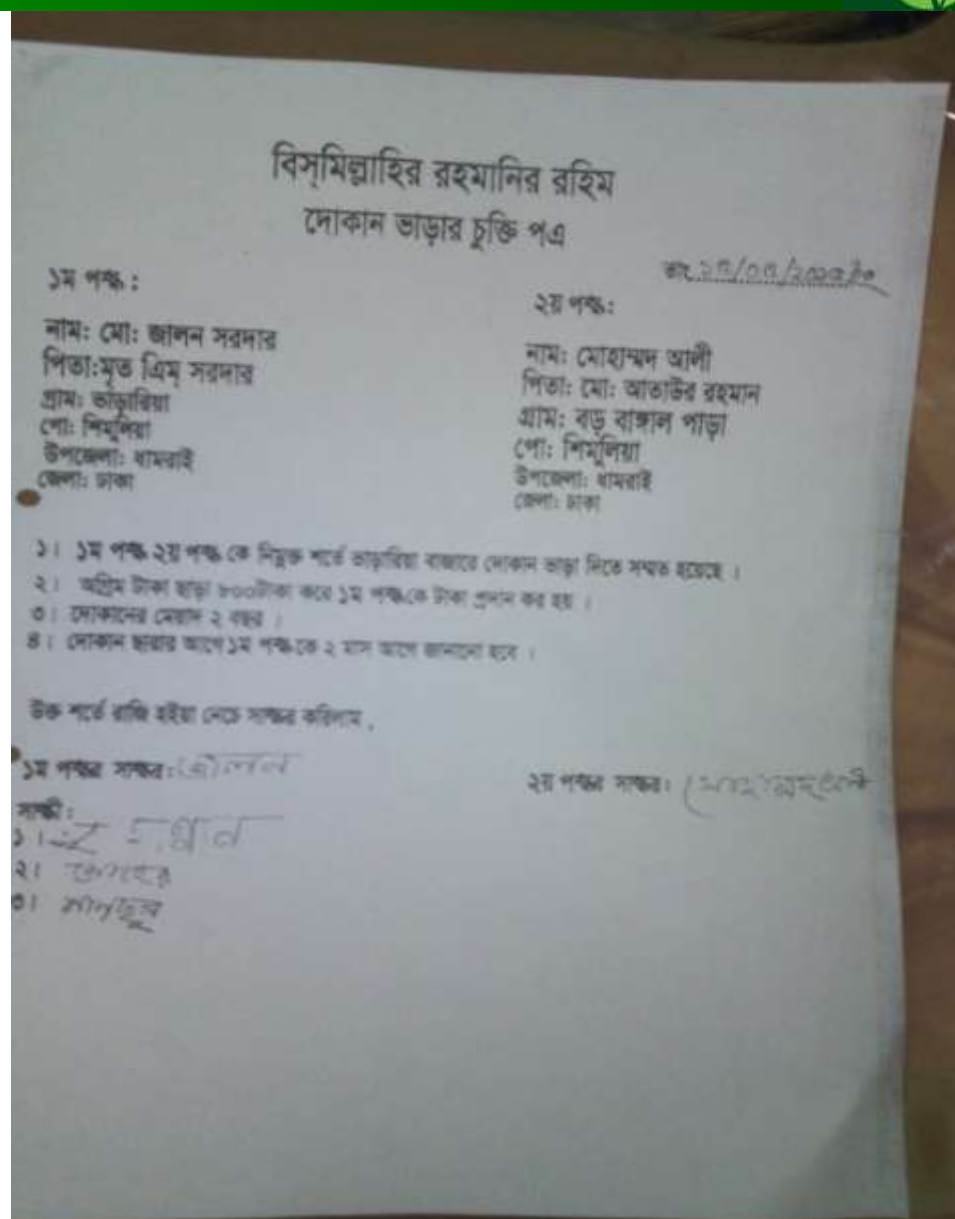
# Photographs



# Photographs



# Photographs





# Photographs



স্বাধীনতা সশস্ত্র সংগ্রামের স্মৃতি

১১নং ভাড়ারিয়া ইউনিয়ন পরিষদ

স্বা. বি. অফিস ১৩০  
দামরাই ১৩০

স্বাক্ষর : সিদ্ধান্ত, উপজেলা : দামরাই, জেলা : সাতক্ষীরা।

**ক্রেড লাইসেন্স**

সি. নং-৪২০

স্বাক্ষরিত তারিখ: ২৯/০৪/২০১৬

স্বাক্ষরিত নাম: জুবায়ের হোসেন

পিতার নাম: মোহাম্মদ হোসেন

পিতার পেশা: মুক্তি বাহিনীর সৈনিক

বাসার নাম: জুবায়ের

স্বাক্ষরিত নাম: সিদ্ধান্ত

উপজেলা: দামরাই জেলা: সাতক্ষীরা

স্বাক্ষরিত নাম: জুবায়ের হোসেন

স্বাক্ষরিত তারিখ: ২৯/০৪/২০১৬

ই-স্বাক্ষর: ২৯/০৪/২০১৬

ই-স্বাক্ষর এই লাইসেন্স দেয় বলিয়া  
সিদ্ধান্ত হোসেন এবং প্রতি বছর লাইসেন্স নবায়ন করিতে হইবে।

স্বাক্ষর: [Signature]

১১নং ভাড়ারিয়া ইউনিয়ন পরিষদ  
স্বাক্ষর: [Signature]

১১নং ভাড়ারিয়া ইউনিয়ন পরিষদ  
স্বাক্ষর: [Signature]



*Presented at*  
**11<sup>th</sup> Internal Design Lab**  
on June 17, 2015 at GT

