

Proposed NU Business Name: **NEW EKOTA BATTERY MIKE & DECORATOR**



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Sherpur Unit, Bogra

Project verified by: Md Mozaharul Islam Sarker



Brief Bio of The Proposed Nobin Udyokta

| | | |
|--|---|---|
| Name | : | MD MOJNU MIA |
| Age | : | 02-07-1987 (29 Years) |
| Education, till to date | : | Class Five |
| Marital status | : | Single |
| Children | : | N/A |
| No. of siblings: | : | 5 Brothers & 2 Sisters |
| Address | : | Vill: Bhatra, P.O: Khanpur, P.S: Sherpur, Dist: Bogra |
| Parent's and GB related Info | | |
| (i) Who is GB member | : | Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/> |
| (ii) Mother's name | : | MOST. MABIYA KHATUN |
| (iii) Father's name | : | LATE. AZIMUDDIN SHEIKH |
| (iv) GB member's info | : | Branch: Mirjapur Sherpur, Centre # 12(Female), Member ID: 8203, Group No: 08 Member since: 02-03-1995 to 2005 (10 Years) First loan: BDT 5,000 |
| Further Information: | | Existing Loan: Nil Outstanding loan: Nil |
| (v) Who pays GB loan installment | : | N/A |
| (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 | : | 10 years experience in running business. He has no training. |
| Other Own/Family Sources of Income | : | - |
| Other Own/Family Sources of Liabilities | : | None |
| Entrepreneur Contact No. | : | 01721-511041 |
| Mother's Contact No. | : | 01731-031929 |
| NU Project Source/Reference | : | Grameen Shakti Samajik Byabosha Ltd. Sherpur Unit, Bogra |

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MOST. MABIYA KHATUN joined Grameen Bank since 10 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 | : | NEW EKOTA BATTERY MIKE & DECORATOR |
| Location | : | Mirzapur, Bazaar, Tangail |
| Total Investment in BDT | : | BDT 540,000/- |
| Financing | : | Self BDT 440,000/- (from existing business) 81% Required Investment BDT 100,000/- (as equity) 19% |
| Present salary/drawings from business (estimates) | : | BDT 5,000/- |
| Proposed Salary | : | BDT 5,000/- |
| Size of shop | : | 24 ft x 18 ft = 432 square ft |
| Implementation | : | <ul style="list-style-type: none">▪ The entrepreneur provide decoration service to the community.▪ Average 30% gain on sale.▪ The business is operating by entrepreneur. Existing 4 employee.▪ One employee will be appointed.▪ The shop is owned.▪ Collects goods from Sherpur, Bogra.▪ Agreed grace period is 3 months. |

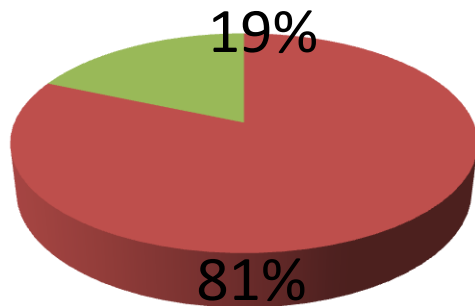
Existing Business (BDT)

| Particular | Monthly | Yearly |
|---|----------------|------------------|
| Revenue (sales) | | |
| Decoration Service | 120,000 | 1,440,000 |
| Total Sales (A) | 120,000 | 1,440,000 |
| Less. Variable Expense | | |
| Decoration Service | 84,000 | 1,008,000 |
| Total variable Expense (B) | 84,000 | 1,008,000 |
| Contribution Margin (CM) [C=(A-B)] | 36,000 | 432,000 |
| Less. Fixed Expense | | |
| Electricity Bill | 500 | 6,000 |
| Mobile Bill | 300 | 3,600 |
| Salary (self) | 5,000 | 60,000 |
| Transportation | 500 | 6,000 |
| Entertainment | 200 | 2,400 |
| Guard | 200 | 2,400 |
| Salary (staff) | 20,000 | 240,000 |
| Total fixed Cost (D) | 26,700 | 320,400 |
| Net Profit (E) [C-D] | 9,300 | 111,600 |

Investment Breakdown

| Existing | | | | Proposed | | | |
|-------------------|-------------|------------|----------------|----------|------------|----------------|----------------|
| Particulars | Qty. | Unit Price | Amount (BDT) | Qty. | Unit Price | Amount (BDT) | Proposed Total |
| Sound Box | 5 | 10000 | 50,000 | 0 | 0 | 0 | 50,000 |
| Mike Set | 6 | 8000 | 48,000 | 0 | 0 | 0 | 48,000 |
| Mike | 15 | 2000 | 30,000 | 0 | 0 | 0 | 30,000 |
| Hall Unit | 30 | 3000 | 90,000 | 0 | 0 | 0 | 90,000 |
| Chair | 350 | 200 | 70,000 | 0 | 0 | 0 | 70,000 |
| Table | 50 | 2000 | 100,000 | 0 | 0 | 0 | 100,000 |
| Plate | 500 | 40 | 20,000 | 0 | 0 | 0 | 20,000 |
| Glass | 300 | 20 | 6,000 | 0 | 0 | 0 | 6,000 |
| Steel Dish | 50 | 100 | 5,000 | 0 | 0 | 0 | 5,000 |
| Spoon, Cloths etc | 1 | 21000 | 21,000 | 0 | 0 | 0 | 21,000 |
| Sound Box | 0 | 0 | 0 | 4 | 25000 | 100,000 | 100,000 |
| Total | 1307 | | 440,000 | 4 | | 100,000 | 540,000 |

Source of Finance



- Entrepreneur's Contribution 440,000
- Investor's Investment 100,000
- Total 540,000

Financial Projection (BDT)

| Particular | Monthly | 1st Year | 2nd Year |
|---|----------------|------------------|------------------|
| Revenue (sales) | | | |
| Decoration Service | 155,000 | 1,860,000 | 1,953,000 |
| Total Sales (A) | 155,000 | 1,860,000 | 1,953,000 |
| Less. Variable Expense | | | |
| Decoration Service | 108,500 | 1,302,000 | 1,367,100 |
| Total variable Expense (B) | 108,500 | 1,302,000 | 1,367,100 |
| Contribution Margin (CM) [C=(A-B)] | 46,500 | 558,000 | 585,900 |
| Less. Fixed Expense | | | |
| Electricity Bill | 500 | 6,000 | 185,000 |
| Mobile Bill | 400 | 4,800 | 5,500 |
| Salary (self) | 5,000 | 60,000 | 60,000 |
| Transportation | 800 | 9,600 | 11,500 |
| Entertainment | 200 | 2,400 | 3,000 |
| Guard | 200 | 2,400 | 2,400 |
| Salary (staff) | 25,000 | 300,000 | 300,000 |
| Total Fixed Cost | 32,100 | 385,200 | 567,400 |
| Net Profit (E) [C-D] | 14,400 | 172,800 | 18,500 |
| Investment Payback | | 60,000 | 60,000 |

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

| <i>Sl #</i> | <i>Particulars</i> | <i>Year 1 (BDT)</i> | <i>Year 2 (BDT)</i> |
|-------------|---|---------------------|---------------------|
| 1 | Cash Inflow | | |
| 1.1 | Investment Infusion by Investor | 100,000 | |
| 1.2 | Net Profit | 172,800 | 18,500 |
| 1.3 | Depreciation (Non cash item) | | - |
| 1.4 | Opening Balance of Cash Surplus | | 112,800 |
| | Total Cash Inflow | 272,800 | 131,300 |
| 2 | Cash Outflow | | |
| 2.1 | Purchase of Product | 100,000 | |
| 2.2 | Payment of GB Loan | | |
| 2.3 | Investment Pay Back (Including Ownership Tr. Fee) | 60,000 | 60,000 |
| | Total Cash Outflow | 160,000 | 60,000 |
| 3 | Net Cash Surplus | 112,800 | 71,300 |

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:05
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures





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FAMILY PICTURE

