

Proposed NU Business Name: **BONDON DECORATOR.**



Project identification and prepared by: MD. Sohel Mia, Rajshahi
Sadar Unit, Rajshahi

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.ASIK HASAN SUJON
Age	:	12/08/1993(23 Years)
Education, till to date	:	B,B,A Complete.
Marital status	:	Unmarried
Children	:	N/A
No. of siblings:	:	3 Brothes.
Address	:	Vill: Koipokoria, P.O: hat godagari, P.S: Paba, Dist: Rajshahi
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:NILUFA BEGUM
(iii) Father's name	:	MD. JINNATH ALI.
(iv) GB member's info	:	Branch: parila paba, Centre #28 (Female), Member ID: 5051/2, Group No: 03 Member since:2005 to 2010. and rejoin 10/04/2017=5 Years runing.
Further Information:		First loan: BDT -10000
(v) Who pays GB loan installment	:	Existing Loan: BDT 5000, Outstanding loan: No.4120
(vi) Mobile lady	:	Father
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No 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	:	6 years experience in running business. He has no training.
Other Own/Family Sources of Income	:	Agriculture
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01722999836
Father's Contact No.	:	01774741687.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Rajshahi Sadar Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST. NILUFA BEGUM joined Grameen Bank since 5 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for business.

Proposed Nobin Udyokta Business Info

Business Name	:	BONDON DECORATOR.
Location	:	HAT RAMCHANDO PUR.
Total Investment in BDT	:	BDT 450,000/-
Financing	:	Self BDT 400,000/-(from existing business) 89% Required Investment BDT 50,000/-(as equity)11 %
Present salary/drawings from business (estimates)	:	BDT 5000/-
Proposed Salary	:	5000/=
Size of shop	:	(10ft * 15ft)= 150 square ft
Security of the shop	:	-50,000/=
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Decorator service.▪The business is operating by entrepreneur. Existing 1 employees.▪The shop is rent.▪Agreed grace period is 3 months.

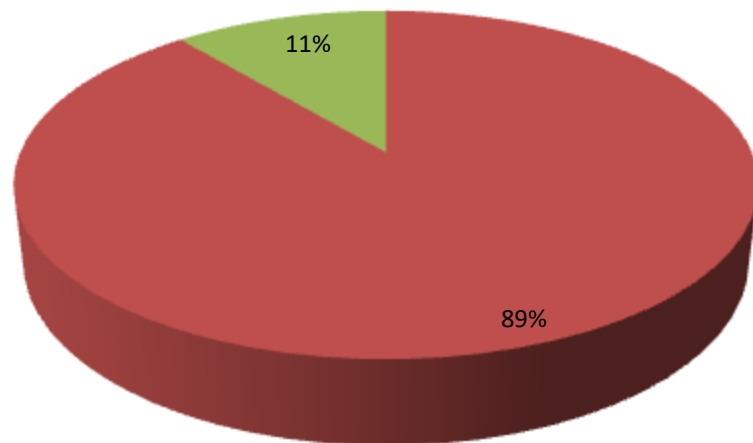
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decorator service.		30000	360000
Total Sales (A)		30000	360000
Less. Variable Expense			
Decorator service.			
Total variable Expense (B)			
Contribution Margin (CM) [C=(A-B)]		30000	360000
Less. Fixed Expense			
Rent		600	7200
Electricity Bill		500	6000
Mobile Bill		300	3600
Salary (self)		5000	60,000
Guard		100	1200
Transportation		2000	24000
Entertainment		200	2,400
Salary (staff)		4000	48,000
Bank service Charge			0
Total fixed Cost (D)		12700	152400
Net Profit (E) [C-D]		17300	207600

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Total decorator goods price	400000		400,000
Box and chair		50000	50000
Total	400,000	50000	450,000

Source of Finance



- Entrepreneur's Contribution 400,000
- Investor's Investment 50,000
- Total 450,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Decorator service		30000	360000	378000	396900
Total Sales (A)		30000	360000	378000	396900
Less. Variable Expense					
Decorator service					
Total variable Expense (B)					
Contribution Margin (CM) [C=(A-B)]		30000	360000	378000	396900
Less. Fixed Expense					
Rent		600	7200	7200	7200
Electricity Bill		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		2000	24000	24000	24000
Entertainment		200	2400	2400	2400
Salary (staff)		4000	48000	48000	48000
Security Gard		100	1200	1200	1200
Bank service Charge			1200	1200	1200
Total Fixed Cost		12800	153600	153600	153600
Net Profit (E) [C-D]		17200	206400	224400	243300
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

Sl #	Particulars	1st year	2nd year	3rd year
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	206400	224400	243300
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		186400	390800
	Total Cash Inflow	256,400	410800	634100
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	20000	20000
	Total Cash Outflow	70,000	20000	20000
3	Net Cash Surplus	186,400	390800	614100

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:1
Experience & Skill : 06 Years
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of farm:Hat ramchondo pur.
Regular customers;

THREATS

Theft
Fire
Political unrest





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