

**Proposed NU Business Name: RAJU DECORETOR**



Project identification and prepared by: Romendronath haldar  
Sonagazi.

Project verified by: Susanto Kumar Bishas



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

Name	:	<b>MOHAMMAD ULLAH</b>
Age	:	25-06-1988 (29Years)
Education, till to date	:	B.S.C
Marital status	:	Unmarried
Children	:	None
No. of siblings:	:	3 Brothers,
Address	:	Vill: Purbosahabikari P.O: Somobay bazar P.S: Sonagazi 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>SAFIYA BE</b> <input checked="" type="checkbox"/> <input type="checkbox"/>
(iii) Father's name	:	<b>MD. SAHAB UDDIN</b>
(iv) GB member's info	:	Branch :Chadarbesh,Sonagazi Centre 16 (Female), Member ID: 1598, Group No: 05 Member since: 02-05-2008(9 years) First loan: BDT 5000
Further Information:		Existing loan: BDT 86000, Outstanding Loan: 48516
(v) Who pays GB loan installment	:	Father
(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.)	:	Yes
Business Experiences and Training Info	:	3 years experience in running business.03 Years in own business He has no training.
Other Own/Family Sources of Income	:	CNG Business
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01812988548
Family's Contact No.	:	01829736701
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Sonagazi Unit, Feni

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**SAFIYA BEGUM** joined Grameen Bank since 9 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in Business.

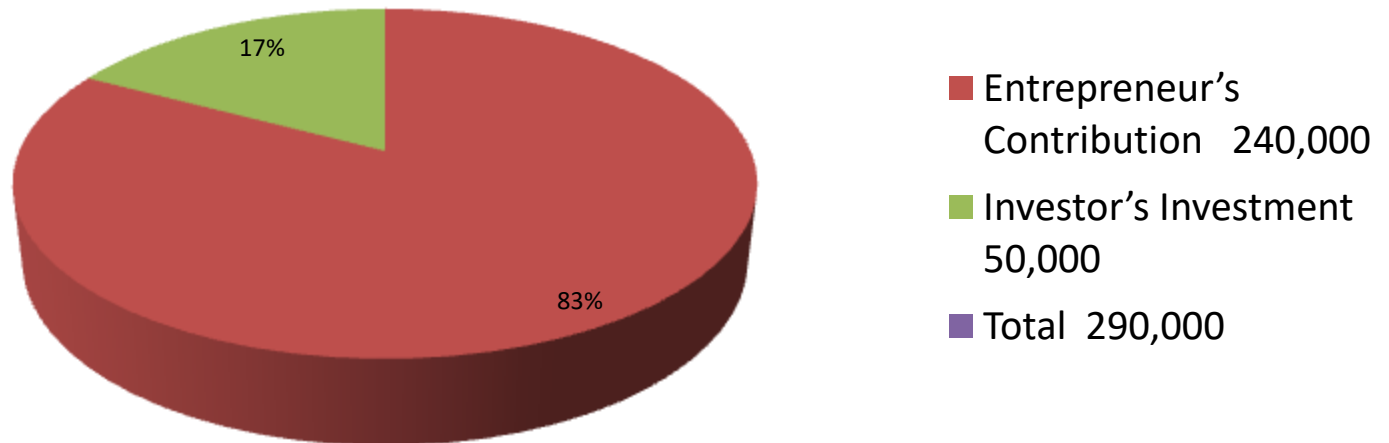
## Proposed Nobin Udyokta Business Info

Business Name	:	<b>RAJU DECORETOR</b>
Location	:	Kashmir bazar, Sonagazi,
Total Investment in BDT	:	BDT 290,000/-
Financing	:	Self BDT 240000/- (from existing business) 87% Required Investment BDT 50,000/- (as equity) 13%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	12 ft x 10 ft= 120 square ft
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in goods like –Decoration item e.t.c</li><li>▪Average 25% gain on sales.</li><li>▪The business is operating by entrepreneur. Existing 2 employee.</li><li>▪The shop rented.</li><li>▪Collects goods from Local Feni.</li><li>▪Agreed grace period is 3 months.</li></ul>

Existing			
Particular	Daily	Monthly	Yearly
Revnuue (Sale)			
Decoration Item	3500	105000	1260000
	0	0	0
Total Sales(A)	3500	105000	1260000
Less Variable Expense (B)			0
Decoration Item	2625	78750	945000
Total Variable Expense	2625	78750	945000
Contributon Margin (CM) [C=(A-B)]	875	26250	315000
Less Fixed Expense			
Rent		2000	24000
Electric Bill		300	3600
Transportaion		0	0
Salary (Self)		5000	60000
Salary (Staff)		14000	168000
Entertainment		400	4800
Guard		0	0
Generator		150	1800
Mobile Bill		300	3600
Total Fixed Cost (D)		22150	265800
Net Profit (E)= [C-D]		4100	49200

Investment Breakdown							
Particulars	Existing			Proposed			
	Qty.	Unit Price	Amount (BDT)	Qty.	Unit Price	Amount (BDT)	Proposed Total
Decoration Item			240,000			50,000	290,000
	0	0	240,000	0	0	50,000	290,000

### Source of Finance



## Financial Projection (BDT)

Particular	Daily	Monthly	Year -1	Year-2	Year-3
<b>Revenue(Sales)</b>					
Decoration Item	4000	120000	1440000	1512000	1587600
	0	0	0	0	0
<b>Total Sales(A)</b>	<b>4000</b>	<b>120000</b>	<b>1440000</b>	<b>1512000</b>	<b>1587600</b>
<b>Less Variable Expense (B)</b>					
Decoration Item	<b>3000</b>	<b>90000</b>	<b>1080000</b>	1134000	<b>1190700</b>
<b>Total Variable Expense</b>	<b>3000</b>	<b>90000</b>	<b>1080000</b>	<b>1134000</b>	<b>1190700</b>
<b>Contributon Margin (CM) [C=(A-B)]</b>	<b>1000</b>	<b>30000</b>	<b>360000</b>	<b>378000</b>	<b>396900</b>
<b>Less Fixed Expense</b>					
Rent		2000	24000	24000	24000
Electric Bill		300	3600	3900	4200
Transportaion		0	0	0	0
Salary (Self)		5000	60000	60000	60000
Salary (Staff)		14000	168000	168000	168000
Entertainment		400	4800	4800	4800
Gard		0	0	0	0
Generator		150	1800	1800	1800
Mobil Bill		300	3600	3700	3800
<b>Total Fixed Cost (D)</b>		<b>22150</b>	<b>264000</b>	<b>264400</b>	<b>264800</b>
<b>Net Profit (E)= [C-D]</b>		<b>7850</b>	<b>94200</b>	<b>98910</b>	<b>103856</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	94,200	98910	103855.5
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		74200	153110
	<b>Total Cash Inflow</b>	<b>144,200</b>	<b>173,110</b>	<b>256,966</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>74,200</b>	<b>153,110</b>	<b>236,966</b>

# ***SWOT ANALYSIS***

## **S**TRENGTH

Employment: Self: 1 Family: 0 Others: 0  
Experience & Skill : 3 years  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

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

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

















# FAMILY PICTURE

