

## Proposed NU Business Name: BINDU DECORATER



Project identification and prepared by: Md. Shahadat Hossian  
Donbari tangail

Project verified by: Mizanur Rahman Patwary



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

|  |   |  |
|--|---|--|
| Name   | : | <b>BIPUL CHANDRA BISWASH</b>   |
| Age  | : | 05-02-1990 (27 Years)  |
| Education, till to date                          | : | H.s.c  |
| Marital status                                   | : | UnMarried  |
| Children   | : | nill   |
| No. of siblings:                                 | : | 04Brothers   |
| Address  | : | Vill: Kendua P.O:D-kendua P.S:Donbari Dist: Tangail.   |
| 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>Monzu Rani Biswash</b>  |
| (iii) Father's name                              | : | <b>Nibaron chandro biswash</b>   |
| (iv) GB member's info                            | : | Branch: Kendua, Centre # 44 (Female),<br>Member ID: 6529, Group No: 02<br>Member since: 2012- raning(05Years)<br>First loan: BDT 10,000Taka. |
| Further Information:                             |   | Existing loan: 30,000 Outstanding loan: 22,284   |
| (v) Who pays GB loan installment                 | : | Father   |
| (vi) Mobile lady                                 | : | No   |
| (vii) Grameen Education Loan                     | : | No   |
| (viii) Any other loan like GB,<br>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  | : | 03 years experience in running business.<br>He has 2 year training. |
| Other Own/Family Sources of Income  | : | Nil   |
| Other Own/Family Sources of Liabilities   | : | None  |
| Entrepreneur Contact No.  | : | 01912-582612  |
| Family's Contact No.  | : | 01776-333641  |
| NU Project Source/Reference   | : | Grameen Shakti Samajik Byabosha Ltd. donbari Unit,Tangail.          |

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**MONZU RANI BISWASH** Joined Grameen Bank Since 05 Years Ago. At First She Took 10,000 taka Loan from Grameen Bank. Gradually she Took more Loan From GB. She Utilized the money in agriculture.

## Proposed Nobin Udyokta Business Info

|   |   |   |
|---|---|---|
| Business Name                                     | : | <b>BINDU DECORATER</b>  |
| Location  | : | Kendua bazar, donbari,Tangail.  |
| Total Investment in BDT                           | : | BDT 242,500   |
| Financing   | : | Self BDT 182500(from existing business) 75%<br>Required Investment BDT 60,000(as equity) 25%  |
| Present salary/drawings from business (estimates) | : | BDT 5,000 Taka.   |
| Proposed Salary                                   | : | BDT 5,000 Taka.   |
| Size of shop                                      | : | 30ft x 15 ft= 450 Square ft   |
| Security of the shop                              | : | 40,000 Taka.  |
| Implementation                                    | : | <ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods like; Chair,Table,Plat,Etc.</li><li>▪Average 80% gain on sale.</li><li>▪The business is operating by entrepreneur. Existing 02 Employee.</li><li>▪The Shop is Rented</li><li>▪Collects goods from Dhaka.</li><li>▪Agreed grace period is 3 months.</li></ul> |

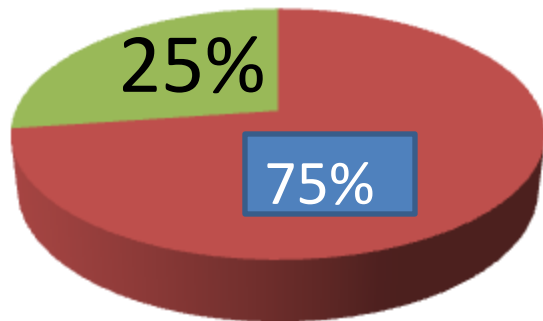
### Existing Business (BDT)

| Particular                                | Daily | Monthly       | Yearly         |
|---|-------|---------------|----------------|
| <b>Revenue (sales)</b>                    |       |               |                |
| char tabel kapor vara item                | 1,500 | 45,000        | 540000         |
|   |       |               |                |
|   |       |               |                |
| <b>Total Sales (A)</b>                    | 1,500 | 45,000        | 540000         |
| <b>Less. Variable Expense</b>             |       |               |                |
| char tabel kapor vara item                | 300   | 9,000         | 108000         |
|   | 0     | 0             | 0              |
|   | 0     | 0             | 0              |
| <b>Total variable Expense (B)</b>         | 300   | 9,000         | 108000         |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 1,200 | 36,000        | 432000         |
| <b>Less. Fixed Expense</b>                |       |               |                |
| Rent                                      |       | 1400          | 16,800         |
| Electricity bill                          |       | 200           | 2,400          |
| Transportation                            |       | 500           | 6,000          |
| Salary (self)                             |       | 5000          | 60,000         |
| Salar (staff)                             |       | 10000         | 120,000        |
| Entertainment                             |       | 500           | 6,000          |
| Guard                                     |       | 200           | 2,400          |
| Genaretor                                 |       | 200           | 2,400          |
| Mobile bill                               |       | 300           | 3,600          |
| <b>Total fixed Cost (D)</b>               |       | <b>18,300</b> | <b>219,600</b> |

## Investment Breakdown

| Existing     |       |            |               | Proposed |            |               |                |
|--------------|-------|------------|---------------|----------|------------|---------------|----------------|
| Particulars  | Qty.  | Unit Price | Amount (BDT)  | Qty      | Unit Price | Amount (BDT)  | Proposed Total |
| char         | 110p  | 300        | 33000         |          |            | 40000         | 73000          |
| tabel        | 20p   | 1000       | 20000         |          |            | 10000         | 30000          |
| saspen       | 6p    | 5000       | 30000         |          |            | 10000         | 40000          |
| kapor        | 1000g | 25         | 25000         |          |            |               | 25000          |
| Palet        | 200p  | 50         | 12500         |          |            |               | 12500          |
| Galashas     | 160p  | 50         | 2000          |          |            |               | 2000           |
| Other        |       | 20         | 20000         |          |            |               | 20000          |
| security     |       |            | 40000         |          |            |               | 40000          |
|              |       |            |               |          |            |               |                |
|              |       |            |               |          |            |               |                |
| <b>Total</b> |       |            | <b>182500</b> |          |            | <b>60,000</b> | <b>242500</b>  |

## Source of Finance



**Entrepreneur**  
**Investment:182500**  
**Investor Investment:60,000**  
**Total Investment:242500**

### Financial Projection (BDT)

| Particular                                | Daily | Monthly       | 1st Year       | 2nd year       |
|---|-------|---------------|----------------|----------------|
| <b>Revenue (sales)</b>                    |       |               |                |                |
| char tabel kapur vara item                | 1,800 | 54,000        | 648,000        | 680,400        |
|   |       |               |                |                |
| <b>Total Sales (A)</b>                    | 1,800 | 54,000        | 648,000        | 680,400        |
| <b>Less. Variable Expense</b>             |       |               |                |                |
| char tabel kapur vara item                | 360   | 10,800        | 129,600        | 136,080        |
|   |       |               |                |                |
| <b>Total variable Expense(B)</b>          | 360   | 10,800        | 129,600        | 136,080        |
| <b>Contribution Margin (CM) [C=(A-B)]</b> | 1440  | 43,200        | 518,400        | 544,320        |
| <b>Less. Fixed Expense</b>                |       |               |                |                |
| Rent                                      |       | 1400          | 16,800         | 16,800         |
| Electricity bill                          |       | 500           | 6,000          | 6,100          |
| Transportation                            |       | 500           | 6,000          | 6,300          |
| Salary (self)                             |       | 5000          | 60,000         | 60,500         |
| Salar (staff)                             |       | 10000         | 120,000        | 120000         |
| Entertainment                             |       | 500           | 6,000          | 6,300          |
| Guard                                     |       | 200           | 2400           | 2400           |
| Genaretor                                 |       | 200           | 2,400          | 2,400          |
| Mobile bill                               |       | 300           | 3,600          | 3,800          |
| <b>Total fixed Cost (D)</b>               |       | <b>18,600</b> | <b>223,200</b> | <b>223,600</b> |
| <b>Net Profit (E) [C-D]</b>               |       | <b>24,600</b> | <b>295,200</b> | <b>439,720</b> |
| <b>Investment Payback</b>                 |       |               | <b>30,000</b>  | <b>30,000</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> |
|-------------|---|---------------------|---------------------|
| <b>1</b>    | <b>Cash Inflow</b>                                |                     |                     |
| 1.1         | Investment Infusion by Investor                   | 60,000              |                     |
| 1.2         | Net Profit  | 295,200             | 319720              |
| 1.3         | Depreciation (Non cash item)                      |                     |                     |
| 1.4         | Opening Balance of Cash Surplus                   |                     | 275,200             |
|             | <b>Total Cash Inflow</b>                          | <b>355,200</b>      | <b>594920</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) | 30,000              | 30,000              |
|             | <b>Total Cash Outflow</b>                         | <b>80,000</b>       | <b>30,000</b>       |
| <b>3</b>    | <b>Net Cash Surplus</b>                           | <b>275,200</b>      | <b>564920</b>       |

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:01  
Experience & Skill : 10 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

