

Proposed NU Business Name: RASAL DECORATOR.



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

Project verified by: MD. Abdul Mannan Talukder



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD.RASAL ALI.
Age	:	12/12/1997(20 Years)
Education, till to date	:	S.S.C
Marital status	:	Married
Children	:	2 Sons.
No. of siblings:	:	1 Sister.
Address	:	Vill: Molla daying,P.O:Darusa, 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.POREGEN KHATUN.
(iii) Father's name	:	MD. ABUL KASEM.
(iv) GB member's info	:	Branch: parila paba,Centre # 67(Female), Member ID: 8754, Group No: 09. Member since:1996 to 2013,4 Years gape to runing member. First loan: BDT 2,000
Further Information:		Existing Loan: BDT 15,000. Outstanding loan:No.
(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.)	:	Nil
Business Experiences and Training Info	:	5 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.	:	01766026814.
Mother's Contact No.	:	01821580554.
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd.Rajshahi Unit, Rajshahi

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.POREGEN KHATUN. joined Grameen Bank since 15 years ago. At first she took 2,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan for House repair.

Proposed Nobin Udyokta Business Info

Business Name	:	RASAL DECORATOR.
Location	:	Sitli,paba,Rajshahi.
Total Investment in BDT	:	BDT 3200,000/=,000/-
Financing	:	Self BDT 270,000/-(from existing business) 84% Required Investment BDT 50,000/-(as equity)16%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	15ft x 10ft= 150 square ft.
Security of the shop	:	N/A
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like Decorators product.▪The business is operating by entrepreneur. Existing no employees.▪The farm is rent.▪Agreed grace period is 3 months.

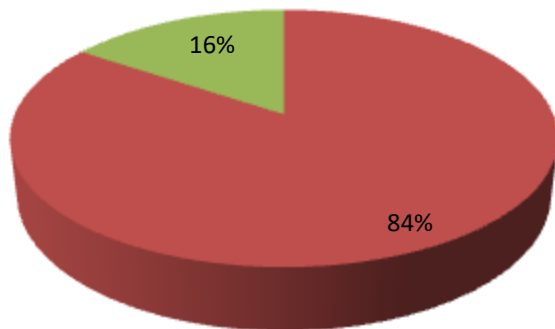
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Decoration Service		15000	180,000
Total Sales (A)		15000	180,000
Less. Variable Expense			
Decoration Service		15000	180,000
Total variable Expense (B)		15000	180,000
Contribution Margin (CM) [C=(A-B)]		15000	180,000
Less. Fixed Expense			
Rent		500	6000
Electricity Bill		500	6000
Mobile Bill		300	3600
Salary (self)		5000	60000
Guard			
Transportation		500	6000
Entertainment		200	2400
Salary (staff)			
Bank service Charge			
Total fixed Cost (D)		7000	84000
Net Profit (E) [C-D]		8000	96000

Investment Breakdown

Particulars	Existing	Proposed	Total
Decoration products	270,000	50,000	320,000
Total	270,000	50,000	320,000

Source of Finance



- Entrepreneur's Contribution 270,000
- Investor's Investment 50,000
- Total 320,000

Financial Projection (BDT)					
Particular	Daily	Month	1st Year	2nd year	3rd Year
Revenue (sales)					
Decoration service	0	18000	216000	226800	238140
Total Sales (A)	0	18000	216000	226800	238140
Less. Variable Expense		0	0	0	0
Decoration service	0	18000	216000	226800	238140
Total variable Expense (B)	0	18000	216000	226800	238140
Contribution Margin (CM) [C=(A-B)]	0	18000	216000	226800	238140
Less. Fixed Expense					
Rent		500	6000	6000	6000
Electricity Bill		500	6000	6000	6000
Mobile Bill		300	3600	3600	3600
Salary (self)		5000	60000	60000	60000
Transportation		500	6000	6000	6000
Entertainment		200	2400	2400	2400
Bank service Charge		100	1200	1200	100
Total Fixed Cost		7100	85200	85200	84100
Net Profit (E) [C-D]		10900	130800	141600	154040
Investment Payback			20000	20000	20000

Cash flow projection on business plan (rec. & Pay

<i>Sl #</i>	<i>Particulars</i>	<i>1st year</i>	<i>2nd year</i>	<i>3rd year</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	50,000		
1.2	Net Profit	130800	141600	154040
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		110800	232400
	Total Cash Inflow	180,800	252400	386440
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	110,800	232400	366440

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:0
Experience & Skill : 5 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop; -Sitli,pava,Rajshahi.
Regular customers;

THREATS

Theft
Fire
Political unrest











গ্রামীণ ব্যাংক

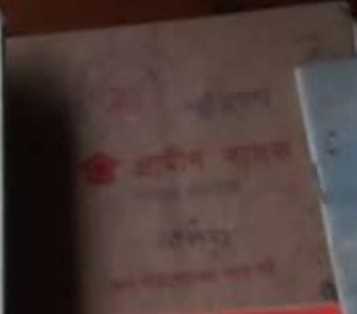
গ্রামীণ ব্যাংক

মহাজ্ঞানের দাশাবহি

নাম: শ্রীমতী সত্যবতী দেবী

কেন্দ্রের নাম: শ্রীমতী সত্যবতী দেবী

শাখা: শ্রীমতী সত্যবতী দেবী



গ্রামীণ পেনশন স্কিম

নাম: শ্রীমতী সত্যবতী দেবী

ক্রম নং: ১০১

কেন্দ্র নং: ১০১

শ্রীমতী সত্যবতী দেবী

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FAMILY PICTURE

